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AN EXAMINATION

INTO THE

CONDITION AND PROSPECTS

OF THE

INSURANCE BUSINESS

IN

SAN FRANCISCO.

Insurance.

By C. T. HOPKINS,

President of the California Insurance Company.

"The more the merrier, but the fewer the better cheer."—Old Proverb.

SAN FRANCISCO, CAL.:

PUBLISHED AND FOR SALE BY TURNBULL & SMITH,

No. 522 Clay Street, below Montgomery.

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PREFACE.

To the Stockholders in Local Insurance Companies:

GENTLEMEN,—The undersigned respectfully asks your attention to the following pages. They have been written, not in the service of any one Company, but with an honest desire to benefit the entire business of underwriting on this coast; and if their careful perusal shall tend in any manner to correct the errors and misapprehensions resulting from a genuine California rush by multitudes into a business understood by but very few among us, and now threatened with serious loss, if not ultimate ruin, the object in view will have been fully attained.

C. T. HOPKINS,
President of the California Insurance Company.

San Francisco, Feb. 20th, 1867.

A FEW WORDS ON INSURANCE.

Insurance business, honestly organized and properly conducted, is the key-stone of the arch of commerce. It protects capital, it renders the rewards of labor more secure, it deprives disaster and death of the sting of consequent poverty. Beneficent in its objects, it tends to equalize wealth, to relieve the suffering caused by fire and flood, to build up the credit of the borrower by increasing the security of the lender. By the very nature of this business, it is necessarily slow in its movements, and conservative in its tendencies. In older communities than ours, it is the favorite employment of cautious old age—of heads grown gray during a long experience in business life—of men not prone to do things rashly, or to be carried away by the passion of competition. It is not the province of underwriting to *lead* enterprise, but to *follow* it ; not to extend its guarantees by guess-work, but by calculation based on experience. It is only by realizing these ideas that Insurance corporations become aged.

But when the business is dishonestly organized or improperly conducted, or both, and especially when sent begging from door to door, it becomes, from its very intricacy and intimate relations to the entire public, one of the most injurious and dangerous of nuisances. It places temptations

in the hands of policy-holders to fraud, arson, conspiracy, wilful wreck, and perjury. It makes its own managers too "sharp" to be strictly "honest." It casts aside all conservative principles in the anxiety for popularity. It destroys all the dignity of what should be deemed a learned profession, by the employment of swarms of solicitors, who disgust honest people, while they tempt the dishonest by their importunities for premiums. It slanders its neighbors; it deceives itself and the public by false statements and estimates of business; and the end, sooner or later, is bankruptcy. When a clergyman is convicted of crime, men are shocked all the more violently because he is a clergyman. When an insurance company fails, public confidence is shaken more than by any other description of insolvency, for underwriters deal as exclusively in the public trust as clergymen do in public morality.

Let us now proceed to examine critically into the condition of this business in San Francisco.*

Partly from the sworn reports of the several Companies, published in conformity with law, for the year ending December 31, 1866, and principally from the information furnished by the several officers and agents, the undersigned has been enabled to compile a tolerably accurate balance sheet of the business done during the past year, and so to analyze it as to show what profits and losses have actually been made by all parties in the business, both fire and marine. The general results are given below. The details will be exhibited at

* Note.—Errors in the figures, owing to erroneous information, the writer, of course, does not hold himself responsible for. It is believed that after all possible corrections have been made, no perceptible difference will be attained in the general results.

318 California Street to such persons as have a right to examine them.

Statement of the business for 1866 *of the ten Local Companies doing business at San Francisco, aggregated together.*

Capital paid up in full (gold coin)		$4,928,000 00
Assets, Dec. 31, 1866		5,911,763 29
Premiums rec'd—Fire	$1,009,648 26	
Marine	524,364 23	
		1,534,012 49
Interest received		463,790 59
Total Income		$1,997,803 08
Less losses paid—Fire	$382,048 71	
Marine	163,707 45	
Total Losses	$545,756 16	
Expenses	318,691 83	
Taxes net	114,032 78	
Dividends paid	484,925 00	
Cost of re-insuring outst'g risks, as estimated by the Co.'s—Fire ... $249,548 62		
Marine ... 144,053 53		
	393,602 15	1,857,007 92
Balance remaining with the Companies		$140,795 16

At first sight this will appear a very fair showing, because the item of dividends, $484,925, added to the above balance, equals $625,710 16, or 13¼ per cent. per annum on the whole capital invested. But it is just here that the very

common error *that interest on capital is a part of the insurance business*, comes into play. The fact is, that *capital is always worth its interest*, whether it be retained in the control of its owner, or invested in any kind of enterprise. It seems like a waste of ammunition to fire upon so shadowy an enemy, as the error alluded to is proved to be on ever so slight an examination. Surely every man knows that if he owns $5,000 or $10,000 in coin, he can loan it free of expense, on good securities, and at as good, or perhaps even better interest, than an insurance company can do it for him. If he owns $10,000 in U. S. bonds, the government will pay him the same interest, at the same time and in the same currency as if the bonds were held by an insurance company, and if the bonds rise or fall in market, that rise and fall will affect the small holder exactly in proportion to the large one, and will appreciate or depreciate securities in his own private safe to precisely the same extent as if they were part of the capital of the heaviest corporation in the land.

Furthermore, if interest on capital alone were the inducement to form corporations, and engage in enterprises involving far greater risk and expense than the mere business of money-lending, who would be fool enough to take stock in such corporations or enterprises? If money produce nothing more than interest, when employed in active trade, who could afford to do business on borrowed capital?

Leaving out of the calculation, therefore, the items of interest and dividends, (the latter being not profits, but only a *disposition* of profits,) the figures will appear as follows:

Premiums received—Fire.....	$1,009,648 26	
Marine..	524,364 23	
		$1,534,012 49

Brought forward.....		$1,534,012 49
Less losses paid—Fire.....	$382,048 71	
Marine.....	163,707 45	
	$545,756 16	
Expenses.....	318,691 83	
Taxes net.....	114,032 78	
Estimated cost of re-insurance—Fire..$249,548 62		
Marine 144,053 53		
	393,602 15	1,372,082 92
		$161,929 57

This sum shows a net profit from insurance business, as figured on actuarial principles, amounting to the magnificent revenue of $3\frac{28}{100}$ per cent. per annum, on the capital of $4,928,000 !

As shown above, the interest on capital invested amounted to.....	$463,790 59
And the dividends made to.....	484,925 00
Amount of insurance profit divided.....	$21,134 41

Leaving for additions to surplus funds the insignificant sum of $140,795 16, equal to only $2\frac{7}{8}$ per cent. on capital, besides a sum sufficient to re-insure outstanding risks ; while the *divisible* profit from insurance business has been only $\frac{4}{10}$ of one per cent. per annum on the capital invested.

Putting the figures already given in the decimal form, we obtain the following results :

Average loss for 1866, (fire and marine,) to premiums received	$35 57
" Expenses, to premiums received	20 70
" Taxes, " " "	7 43
" Cost of re-insuring outst'g risks, to prs. rec'd	25 80
" Net profit	10 50
Total premiums received	$100 00

In other words, *ten and one-half per cent.* of all the premiums received during the year 1866, is all that remains with the Companies.

A few more figures, calculated from the reports of the local companies, will prove interesting before proceeding to examine the profit and loss accounts of the agencies.

Total amount of Fire Risks taken during the year 1866	$61,749,884
Total amount of Marine do	26,689,829
Proportion of fire risks taken to each $1 of fire capital	$13 36
Ditto of marine risks to marine capital	7 54
Largest sum realized from insurance by any one Company (the Pacific) being 9½ per cent. on its capital	70,671 52
Largest per cent. of profit to capital realized from insurance by any one Company (the California)	18 00

Seven Companies made money from insurance. Their profits were respectively, $35,740 76 ; $23,179 03 ; $3,141 ; $18,563 42 ; $70,671 52 ; $48,449 19 ; and $64 80. Three Companies lost from insurance the respective sums of $136 09; $29,493 94 and $8,250 12.

The per cent. of loss to fire premiums was.....	35 63
" " " marine do.....	33 70
Average rate of premium received on fire risks...	1 63
" " " " " marine do.	1 96

The reader will please bear in mind that under the present New York rule, the re-insurance of fire business is estimated at fifty per cent. of the outstanding premiums, and of marine business at the whole premiums on such risks ; while the calculations already quoted for this city are at about forty per cent. in fire, and in marine at fifty per cent. on time risks, and at whole premiums less nineteen per cent. on cargo risks. If this New York rule were applied in our case, the profits of the Companies for 1866, taken as a whole, would entirely disappear.

Furthermore, the known liabilities for losses unsettled at the end of 1866, has been left out of the calculations, on the principle that a portion of the losses paid during 1866 occurred in 1865, and it would not be a fair showing to include both in estimating the results of one year's transactions. The writer, however, knows of such losses outstanding amounting to the neighborhood of $100,000, which would have to be taken into the account of the Companies concerned therein, making final settlement of their affairs.

Let us now turn to the results of Agency operations in this business, and see whether any encouragement is to be derived from that quarter. Eight Fire Agencies, nearly all of them long established, some of them handled by experienced underwriters, make the following aggregate exhibit :

Gross premiums received		$585,388 01
Losses paid	$390,591 03	
Expenses and Taxes	112,438 63	
Estimated cost of re-insurance at 20 per cent. on the premiums for the year	117,077 24	620,106 90
Leaving a net *loss* of		$34,718 89

Exclusive of about $50,000 for losses occurring during 1866, but unsettled on the last day of the year, (omitted as in the figures for the local companies.)

Total amount of risks written	$34,104,803
Average rate of premium (per cent.)	1.71

Of the eight agencies, the three largest lost in the aggregate $67,132 13, and the five smallest gained $32,413 24—the difference being the net loss already quoted, $34,718 89.

Combine now the entire results of Locals and Agencies, fire and marine:

Premiums received		$2,119,400 50
Less losses	$936,347 19	
Expenses and Taxes	545,163 24	
Estimated re-insurance	510,679 39	1,992,189 82
Net Profit		$127,210 68

That is, 6 per cent. of the gross premiums has been actually realized as profit!

Truly the mountain has labored and brought forth a very ridiculous *muss!*

You now have, with sufficient accuracy for all practical purposes, a true statement of a business which was supposed to be in so plethoric a condition a few weeks ago as to re-

quire the general blood-letting consequent upon free competition. Remember, it was under the tariff of what were supposed to be oppressively high premiums, and during a year by no means remarkable for heavy losses, that the above results were obtained. *Now*, your tariff has been suspended: rates have declined nearly one-half: expenses will be *absolutely* increased, (for you can reduce no man's salary because he has to work harder to keep up your receipts, while the Companies will all hire extra men to prevent their customers straying elsewhere,) and *relatively to premium*, they will at least be doubled. Even the rate of interest bids fair to decline at least two per cent. per annum below what was obtained last year; and what prospect have you of increasing, by such means, the total amount of insurance done? Already, in fire business, the risks taken amount to $95,854,687, while the assessed value of the entire property of the Pacific States is as follows:

California	$160,369,072
Oregon	23,886,951
Nevada	20,989,011
	$205,245,034

Of which is personal property and improvements, say one-half, $102,622,517, allowing nothing at all for the very large proportion of the improvements in these States which are uninsurable by reason of flimsy construction, bad titles, dangerous neighborhoods and occupation, there remain only about $7,000,000 of uninsured risks on the whole Pacific Coast. Is it worth while to keep up this state of things merely to try and catch these $7,000,000? And shall we go on blindly into serious embarrassment or insolvency, under the pretext of

extending a business that admits of no extension, except that which is consequent on the slow growth of the country itself?

Let us cast our eyes backwards to the Atlantic capitals, and refresh our memories of what we originally learned from thence about Insurance, with a brief glance at their style of operations.

In 1864, there were in New York city 107 Fire Insurance Companies, with an aggregate capital of $31,157,000.

Of these 1	Company had a capital of.....	$2,000,000
6	Companies " each.....	1,000,000
7	" " "	500,000
4	" " "	400,000
1	Company had a capital of.....	350,000
9	Companies had each.....	300,000

The remaining 80 having all of them less than the last named sum, and the average of the whole being only $291,000.

These Companies took during 1864 risks amounting to $2,571,346,204—a sum about equal to the national debt, or, on an average, $24,031,273 for each Company.

The six Companies having $1,000,000 capital, insured $462,663,380, or an average of over $77,000,000 each.

The average amount of risk taken to $1 of capital was $82.

Contrast this enormous business with our own. Our Companies assumed risks against fire, in 1866, as follows:

	Capital.	Insured.
California.....	$200,000	$1,641,884
San Francisco.....	292,000	4,239,940
Fireman's Fund.....	500,000	8,387,610

	Capital.	Insured.
Pacific	$750,000	$22,596,941
Home Mutual	336,000	1,434,013
Union	750,000	9,075,463
Occidental	300,000	4,457,873
National	1,000,000	5,916,200
California Home	300,000	4,000,000
	$4,428,000	$61,749,924

The average amount of risk taken to $1 of capital was $13 36. In other words, we have seen fit to *attempt* to employ nearly $4,500,000 in a business which in New York would all be done by $1,000,000, and the latter would then lack the opportunity to take $15,000,000 more, in order to call the whole only an average year's work !

Or again : three well handled Companies, with $300,000 capital each, would be sufficient to furnish ample indemnity against ordinary disasters by fire to the whole Pacific coast, and then lack $15,000,000 of attaining an *average* New York patronage. (This induction is, of course, on the supposition that the risks could as well be distributed here as in New York—of which more hereafter.)

Now, as to marine business. Some of our readers will probably be surprised when informed that in respect to the number of Companies and the net capital actually invested, San Francisco, with its paltry commerce of $100,000,000 per annum, (but a small portion of which can possibly be insured here,) has already more than one-half the facilities provided by New York. Thus :

	* New York.	San Francisco.
No. of Companies.....	11	6
Capitals paid up..... †	$6,042,886	$3,536,000
Risks taken.....	933,664,826	26,689,829
Proportion of risk to capital	$154 to $1	$7.54 to $1
Premiums received.....	$16,664,289	$524,364
Prop'n of prem'm to capital	275 per cent.	15 per c't.
Average premium on risks..	‡ 1 78 p'r ct.	1 96

And yet we hear nothing of any lack of Marine Companies in New York: so far from it, that the recent attempts at marine business by a few fire companies there have all resulted in loss or failure; while the danger here is that still greater facilities are likely to be offered—thus affording an apt, but rather a costly illustration, of the predicament of the boat's crew of 17 men from the "Hornet," who were fain to gratify their hunger after a 40 days' fast by licking the staves of the empty butter tub!

Figures and statistics, gentlemen, are not attractive as light reading. But without them, the insurance business can only be called a genteel kind of gambling. You might as well attempt navigation without astronomy, as insurance without statistics. Dead reckoning only answers for short voyages in both. The above figures have been collated to convince you of what, I think, is now clearly demonstrated, viz: that the insurance business in San Francisco has been most ridiculously overdone—that the abolition of the tariff of fire premiums was an act of the grossest folly on the part of those who projected and accomplished it, unless some

* The New York Figures are taken from Barnes' Report for 1866, page cxxiv. *et seq.*

† Including the *net* surplus funds of the Mutual Marine Companies.

‡ Including Inland risks—a large proportion.

ulterior object was to be gained thereby—and that there are two measures indispensably necessary, not only to the prosperity of our business, but to its very existence. These measures are,

First—*The discontinuance of several of the Companies now in the field, both fire and marine.*

Second—*The immediate restoration of the fire tariff.*

We have already endeavored to show that three Companies with $300,000 capital each would be sufficient, if properly managed, to furnish all the ordinary indemnity against fire required on this coast. This position will at once be attacked by the assertion that the maximum line of these three companies would only be $90,000, while there are twenty or thirty risks in the State, like the Public Warehouses, Montgomery Block, or the Sugar Refinery, or an occasional mill, where $500,000 to $1,000,000 of risk is required in a single building, and consequently we must have companies enough to take $500,000 or $1,000,000 on one risk, or somebody's premiums must be paid beyond the State. Furthermore, that large values are often accumulated in single blocks, whereof one, if fully insured and burned down, would, perchance, break the whole three Companies. The force of this objection is conceded. But the question for us to decide is: Whether is it better to allow these surplus risks to be picked up by Foreign agencies, or to invest several surplus millions of our own in the business merely for this particular purpose? We are arguing now with stockholders, who are supposed to desire to make money out of their stock, as well as on behalf of the insured; and we ask the objector this question: After your additional company has taken its full line on these

few large risks, where is the rest of its business to come from unless you rob your neighbors; which, if you are too conscientious to do, whence will you derive the revenue out of which you are to pay your expenses, taxes, dividends, and for your large risks, if any of them should be lost? Will not your new company, therefore, shortly fail for want of business, or else drag out a feeble existence, supported only by interest, or by its stealings from its older neighbors? Suppose a Company with $300,000 to be doing a fair business. It will soon be found that though disposed to take $30,000 on one risk, so few risks of that magnitude offer themselves that the average line will not exceed $10,000, though the premiums on the whole will allow of a profit from insurance, say of 6 per cent. per annum on the capital. But now and then, risks of $60,000 will be offered. For the sake of accommodating these few large offerings, you double your capital. Will you now find your *average* line (in this limited field) increased much beyond what it was before? Can you earn 6 per cent. on $600,000 as easily as on $300,000? Those who have tried the experiment will find no difficulty in answering that when large risks must be taken, it is better to re-insure the excess and stick to the small capital, than to assume the burden of additional capital.

The result must be the same, if new companies be organized in so limited a field as San Francisco. It is perfectly safe to say that if the Occidental, the National, the Home Mutual, the California Home, and the California, had never undertaken fire insurance at all, the premiums they have received would have purchased precisely the same indemnity (except on a few large risks) from other local offices, whose business would then have realized something like a profit. And in Marine

business, the accession of the Pacific, the National and the Home Mutual to the facilities previously existing, has amounted, simply, to making six bites of a cherry—already a very scanty meal for three.

The result has been, and now is, a fierce competition for the small business we have—attended by all the evils hinted at in the first page of this pamphlet. Everything is now likely to be sacrificed to a "volume of premiums." Actuarial principles are thrown aside, though there are men here who call themselves "actuaries" probably from some indistinct notion that the word means the "active" man of the concern, such as a solicitor or surveyor. Results are judged of by the balance of the cash book. Loss after loss is paid without investigation, without regard to the conditions of the policy, without regard to the value of the property destroyed, without the remotest respect to the rights of stockholders, and *with* respect only to the popularity of the Company. Hardly any Company *dare* refuse to pay a fraudulent claim. Experience and prudence become useless under the spur of competition. Time-honored rules in taking risks are neglected; careful bargains are seldom made, or, if made, are not enforced. Increasing laxity is obtaining in the collection of premiums. Rewards of $1,000 have been frequently offered for the *detection* of incendiarism, at which, doubtless, the recipient of $5,000 or $10,000 under the policy (which offered the reward for the *commission* of incendiarism) has quietly laughed in his sleeve. * Fire Marshal Durkee reports 45 fires and alarms in this city out of 235, or 19 per cent., for the year ending June 30th, 1865, as caused by incendiaries; and for the past fiscal year 40 out of 221, or 18 per cent., as

* See Municipal Reports for 1865-6, p. 380.

due to the same cause. Elsewhere in the State, there is even a larger proportion of arson. Will any one deny that the temptation offered by insurance as administered by inexperienced and needy solicitors, and irresponsible brokers, to parties with whom prudent insurers would have nothing to do, is almost the only cause of this destructive crime?

But the pressure of so great an excess of capital as we have here, *compels* resort to every means, whether fair or foul, to force business. The dishonorable practices carried on under the tariff, were disgraceful enough; but are they any the less so now? Will they diminish or increase? *Reduce your capitals one-half, and nearly the whole of this pressure will be taken off.*

If it be asked how this is to be done, we reply that our object now is merely to incite a disposition on the part of proprietors to close up and discontinue such of the companies as are doing the least, or the least profitable business. Those interested need no further information on this point. "Where there is a will, there is a way." Many of you, gentlemen, are interested in several of these corporations. By keeping them all in the field, you prevent any of them from doing a fair business. Discontinue the weaker ones, and you will give the stronger ones a chance to grow. Ten corn stalks in a hill only large enough for three, will produce no corn. If the plants in the garden be too close together, some of them must be pulled up; otherwise, here and there a strong shoot will outgrow its neighbors, until it throws them in its shade, when they must necessarily wither and die. Indications of this nature are sufficiently apparent now in our garden, to excuse any further remark on the subject.

If this great object can be accomplished, the tariff will soon revive itself. When all who are in the business are

satisfied that there is enough for all, they will naturally cease or modify their present competition. A few parties can more easily agree on such a matter than a large number. Six members in the Marine Board have never had occasion to complain of bad faith, but 18 members in the Fire Board were always accusing one another.

It was my intention to have treated in this pamphlet upon other topics, but want of time and space forbids. A volume would be required to do justice to a business of such apparent magnitude, yet so little understood in California. Among the subjects of vital importance untouched herein are the following :

I. The advantages of keeping on hand large reserves, in addition to capital, contrasted with the folly of shearing the wool too close to the skin, by dividends—an error already frequently committed in this city, to the great peril both of stockholders and insured.

II. The natural effect of an unprofitable and hopeless business in driving customers back to the foreign agencies, after so much labor has been spent, thus far successfully, in diverting foreign premiums into local channels.

III. The folly of expecting success in this most complicated and intricate of human occupations, at the hands of inexperienced men ; especially when working in reckless opposition to trained professional underwriters, as well as against each other.

In conclusion, allow me to remind you that success in underwriting depends on three conditions. Either the underwriter must possess an intuitive or clairvoyant prescience as to the future fate of each risk offered : or, he must depend

2

THE INVALIDITY OF THE "QUEUE ORDINANCE" OF THE CITY AND COUNTY OF SAN FRANCISCO.

San Francisco. Ordinances

THE

INVALIDITY

OF THE

"QUEUE ORDINANCE"

OF THE

CITY AND COUNTY OF SAN FRANCISCO.

OPINION

OF

The Circuit Court of the United States,

For the District of California,

IN

HO AH KOW vs. MATTHEW NUNAN,

DELIVERED JULY 7th, 1879.

PRINTED FROM A REVISED COPY.

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1879.

The Circuit Court of the United States,

For the District of California.

HO AH KOW vs. MATTHEW NUNAN.

1. The Board of Snpervisors of the city and connty of San Francisco, the body in which the legislative power of the city and county is vested, is limited in its anthority by the act which consolidated the government of the city and county, generally known as the Consolidation Act. It can do nothing unless warrant be fonnd for it there, or in a snbsequent statnte of the State.
2. The power of the Board to determine the fines, forfeitures and penaltics which may be incurred, is limited to two classes of cases: 1st, breaches of regulations established by itself; and, 2d, violations of provisions of the consolidation act, where no penalty is provided by law. It can impose no penalty in any other case; and when a penalty other than that of fine or forfeiture is imposed, it must, by the terms of the act, be in the form of imprisonment.
3. The general supervision of all matters appertaining to the sanitary condition of the connty jail in San Francisco is confided by the act of April 4th, 1870, to the Board of Health of the city and county; and only in exceptional cases wonld the preservation of the health of the institntion require the cntting of the hair of any of its inmates within an inch of his scalp.
4. Accordingly, where an ordinance of the city and connty of San Francisco, passed on the 14th of Jnne, 1876, declared that every male person imprisoned in the connty jail, under the jndgment of any Court having jnrisdiction in criminal cases in the city and connty, shonld immediatelv npon his arrival at the jail, have the hair of his head "cnt or clipped to an uniform length of one inch from the scalp thereof," and made it the dnty of the Sheriff to have this provision enforced, it was *Heid*, that the ordinance was invalid, being in excess of the anthority of the Board of Snpervisors, whether the measnre be considered as an additional pnnishment to that imposed by the Conrt upon conviction under a State law, or as a sanitary regulation; and constitnted no justification to the Sheriff acting nnder it.
5. The ordinance being directed against the Chinese only imposing npon them a degrading and crnel pnnishment, is also snbject to the

further objection, that it is hostile and discriminating legislation against a class forbidden by that clause of the Fourteenth Amendment to the Constitution, which declares that no State "shall deny to any person within its jurisdiction the equal protection of the laws." This inhibition upon the State applies to all the instrumentalities and agencies employed in the administration of its government; to its executive, legislative and judicial departments; and to the subordinate legislative bodies of its counties and cities.

6. The equality of protection thus assured to every one whilst within the United States, implies not only that the Courts of the country shall be open to him on the same terms as to all others for the security of his person or property, the prevention or redress of wrongs, and the enforcement of contracts, but that no charges or burdens shall be laid upon him which are not equally borne by others, and that in the administration of criminal justice, he shall suffer for his offenses no greater or different punishment.

7. The legislation of Congress carrying out the provisions of the Fourteenth Amendment in accordance with these views cited.

8. While statements of Supervisors in debate on the passage of an ordinance cannot be resorted to for the purpose of explaining the meaning of the terms used, they can be resorted to for the purpose of ascertaining the general object of the legislation proposed, and the mischiefs sought to be remedied.

Mr. Justice FIELD delivered the opinion of the Court.

The plaintiff is a subject of the Emperor of China, and the present action is brought to recover damages for his alleged maltreatment by the defendant, a citizen of the State of California and the Sheriff of the city and county of San Francisco. The maltreatment consisted in having wantonly and maliciously cut off the queue of the plaintiff, a queue being worn by all Chinamen, and its deprivation being regarded by them as degrading and as entailing future suffering.

It appears that in April, 1876, the Legislature of California passed an act "concerning lodging-houses and sleeping-apartments within the limits of incorporated cities," declaring, among other things, that any person found sleeping or lodging in a room or an apartment containing less than five hundred cubic feet of space in the clear for each person occupying it, should be deemed guilty of a misdemeanor, and on conviction thereof be punished by a fine of not less than

ten or more than fifty dollars, or imprisonment in the county jail, or by both such fine and imprisonment.* Under this act the plaintiff, in April, 1878, was convicted and sentenced to pay a fine of ten dollars, or in default of such payment to be imprisoned five days in the county jail. Failing to pay the fine, he was imprisoned. The defendant, as Sheriff of the city and county, had charge of the jail, and during the imprisonment of the plaintiff cut off his queue, as alleged. The complaint avers, that it is the custom of Chinamen to shave the hair from the front of the head and to wear the remainder of it braided into a queue; that the deprivation of the queue is regarded by them as a mark of disgrace, and is attended, according to their religious faith, with misfortune and suffering after death; that the defendant knew of this custom and religious faith of the Chinese, and knew also that the plaintiff venerated the custom and held the faith; yet, in disregard of his rights, inflicted the injury complained of; and that the plaintiff has, in consequence of it, suffered great mental anguish, been disgraced in the eyes of his friends and relatives, and ostracised from association with his countrymen; and that hence he has been damaged to the amount of $10,000.

Two defenses to the action are set up by the defendant; the second one being a justification of his conduct under an ordinance of the city and county of San Francisco. It is upon the sufficiency of the latter defense that the case is before us. The ordinance referred to was passed on the 14th of June, 1876, and it declares that every male person imprisoned in the county jail, under the judgment of any Court having jurisdiction in criminal cases in the city and county, shall immediately upon his arrival at the jail have the hair of his head "cut or clipped to an uniform length of one inch from the scalp thereof," and it is made the duty of the Sheriff to have this provision enforced. Under this ordinance the defendant cut off the queue of the plaintiff.

The validity of this ordinance is denied by the plaintiff on two grounds: 1st, that it exceeds the authority of the Board

* Session Laws of 1875–6, p. 759.

of Supervisors, the body in which the legislative power of the city and county is vested; and, 2d, that it is special legislation imposing a degrading and cruel punishment upon a class of persons who are entitled, alike with all other persons within the jurisdiction of the United States, to the equal protection of the laws. We are of opinion that both these positions are well taken.

The Board of Supervisors is limited in its authority by the act consolidating the government of the city and county. It can do nothing unless warrant be found for it there, or in a subsequent statute of the State. As with all other municipal bodies, its charter—here the Consolidation Act—is the source and measure of its powers. In looking at this charter, we see that the powers of the Board, and the subjects upon which they are to operate, are all specified. The Board has no general powers, and its special power to determine the fines, forfeitures and penalties which may be incurred, is limited to two classes of cases: 1st, breaches of regulations established by itself; and 2d, violations of provisions of the consolidation act, where no penalty is provided by law. It can impose no penalty in any other case; and when a penalty other than that of fine or forfeiture is imposed, it must, by the terms of the act, be in the form of imprisonment. It can take no other form. "No penalty to be imposed," is the language used, "shall exceed the amount of one thousand dollars, or six months imprisonment, or both." The mode in which a penalty can be inflicted, and the extent of it, are thus limited in defining the power of the Board. In their place nothing else can be substituted. No one, for example, would pretend that the Board could, for any breach of a municipal regulation or any violation of the consolidation act, declare that a man should be deprived of his right to vote, or to testify, or to sit on a jury, or that he should be punished with stripes, or be ducked in a pond, or be paraded through the streets, or be seated in a pillory, or have his ears cropped, or his head shaved.

The cutting off the hair of every male person within an inch of his scalp, on his arrival at the jail, was not intended

and cannot be maintained as a measure of discipline or as a sanitary regulation. The act by itself has no tendency to promote discipline, and can only be a measure of health in exceptional cases. Had the ordinance contemplated a mere sanitary regulation, it would have been limited to such cases and made applicable to females as well as to males, and to persons awaiting trial as well as to persons under conviction. The close cutting of the hair which is practiced upon inmates of the State Penitentiary, like dressing them in striped clothing, is partly to distinguish them from others, and thus prevent their escape, and facilitate their recapture. They are measures of precaution, as well as parts of a general system of treatment prescribed by the Directors of the Penitentiary under the authority of the State, for parties convicted of and imprisoned for felonies. Nothing of the kind is prescribed or would be tolerated with respect to persons confined in a county jail for simple misdemeanors, most of which are not of a very grave character. For the discipline or detention of the plaintiff in this case, who had the option of paying a fine of ten dollars, or of being imprisoned for five days, no such clipping of the hair was required. It was done to add to the severity of his punishment.

But even if the proceeding could be regarded as a measure of discipline, or as a sanitary regulation, the conclusion would not help the defendant; for the Board of Supervisors had no authority to prescribe the discipline to which persons convicted under the laws of the State should be subjected, or to determine what special sanitary regulations should be enforced with respect to their persons. That is a matter which the Legislature had not seen fit to intrust to the wisdom and judgment of that body. It is to the Board of Health of the city and county that a general supervision of all matters appertaining to the sanitary condition of the county jail is confided; and only in exceptional cases would the preservation of the health of the institution require the cutting of the hair of any of its inmates within an inch of his scalp.*

* Act of April 4, 1870. Session Laws of 1869–70, p. 717.

The claim, however, put forth that the measure was prescribed as one of health, is notoriously a mere pretense. A treatment to which disgrace is attached, and which is not adopted as a means of security against the escape of the prisoner, but merely to aggravate the severity of his confinement, can only be regarded as a punishment additional to that fixed by the sentence. If adopted in consequence of the sentence, it is punishment in addition to that imposed by the Court; if adopted without regard to the sentence, it is wanton cruelty.

In the present case, the plaintiff was not convicted of any breach of a municipal regulation, nor of violating any provision of the consolidation act. The punishment which the Supervisors undertook to add to the fine imposed by the Court was without semblance of authority. The Legislature had not conferred upon them the right to change or add to the punishments which it deemed sufficient for offenses; nor had it bestowed upon them the right to impose in any case a punishment of the character inflicted in this case. They could no more direct that the queue of the plaintiff should be cut off than that the punishments mentioned should be inflicted. Nor could they order the hair of any one, Mongolian or other person, to be clipped within an inch of his scalp. That measure was beyond their power.

The second objection to the ordinance in question is equally conclusive. It is special legislation, on the part of the Supervisors, against a class of persons, who, under the constitution and laws of the United States, are entitled to the equal protection of the laws. The ordinance was intended only for the Chinese in San Francisco. This was avowed by the Supervisors on its passage, and was so understood by every one. The ordinance is known in the community as the "Queue Ordinance," being so designated from its purpose to reach the queues of the Chinese, and it is not enforced against any other persons. The reason advanced for its adoption, and now urged for its continuance is, that only the dread of the loss of his queue will induce a Chinaman to pay his fine. That is to say, in

order to enforce the payment of a fine imposed upon him it is necessary that torture should be superadded to imprisonment. Then, it is said, the Chinaman will not accept the alternative, which the law allows, of working out his fine by his imprisonment, and the State or county will be saved the expense of keeping him during the imprisonment. Probably the bastinado, or the knout, or the thumbscrew, or the rack, would accomplish the same end; and no doubt the Chinaman would prefer either of these modes of torture to that which entails upon him disgrace among his countrymen and carries with it the constant dread of misfortune and suffering after death. It is not creditable to the humanity and civilization of our people, much less to their Christianity, that an ordinance of this character was possible.

The class character of this legislation is none the less manifest because of the general terms in which it is expressed. The statements of Supervisors in debate on the passage of the ordinance, cannot, it is true, be resorted to for the purpose of explaining the meaning of the terms used; but they can be resorted to for the purpose of ascertaining the general object of the legislation proposed, and the mischiefs sought to be remedied. Besides, we cannot shut our eyes to matters of public notoriety and general cognizance. When we take our seats on the bench we are not struck with blindness, and forbidden to know as judges what we see as men; and where an ordinance, though general in its terms, only operates upon a special race, sect or class, it being universally understood that it is to be enforced only against that race, sect or class, we may justly conclude that it was the intention of the body adopting it that it should only have such operation, and treat it accordingly. We may take notice of the limitation given to the general terms of an ordinance by its practical construction as a fact in its history, as we do in some cases that a law has practically become obsolete. If this were not so the most important provisions of the Constitution, intended for the security of personal rights, would, by the general terms of an enactment, often be evaded and practically annulled. (*Brown* vs.

Piper, 1 Otto., 42; *Ohio Loan and Trust Co.* vs. *Debolt*, 16 How. 435.) The complaint in this case shows that the ordinance acts with special severity upon Chinese prisoners, inflicting upon them suffering altogether disproportionate to what would be endured by other prisoners if enforced against them. Upon the Chinese prisoners its enforcement operates as "a cruel and unusual punishment."

Many illustrations might be given where ordinances, general in their terms, would operate only upon a special class, or upon a class, with exceptional severity, and thus incur the odium and be subject to the legal objection of intended hostile legislation against them. We have, for instance, in our community a large number of Jews. They are a highly intellectual race, and are generally obedient to the laws of the country. But, as is well known, they have peculiar opinions with respect to the use of certain articles of food, which they cannot be forced to disregard without extreme pain and suffering. They look, for example, upon the eating of pork with loathing. It is an offense against their religion, and is associated in their minds with uncleanness and impurity. Now, if they should, in some quarter of the city, overcrowd their dwellings, and thus become amenable, like the Chinese, to the act concerning lodging-houses and sleeping-apartments, an ordinance of the Supervisors requiring that all prisoners confined in the county jail should be fed on pork, would be seen by every one to be leveled at them; and, notwithstanding its general terms, would be regarded as a special law in its purpose and operation.

During various periods of English history, legislation, general in its character, has often been enacted with the avowed purpose of imposing special burdens and restrictions upon Catholics; but that legislation has since been regarded as not less odious and obnoxious to animadversion than if the persons at whom it was aimed had been particularly designated.

But, in our country, hostile and discriminating legislation by a State against persons of any class, sect, creed or nation, in whatever form it may be expressed, is forbidden by the

fourteenth amendment of the Constitution. That amendment in its first section declares who are citizens of the United States, and then enacts that no State shall make or enforce any law which shall abridge their privileges and immunities. It further declares that no State shall deprive *any person* (dropping the distinctive term citizen) of life, liberty, or property, without due process of law, nor deny to *any person* the equal protection of the laws. This inhibition upon the State applies to all the instrumentalities and agencies employed in the administration of its government; to its executive, legislative and judicial departments; and to the subordinate legislative bodies of counties and cities. And the equality of protection thus assured to every one whilst within the United States, from whatever country he may have come, or of whatever race or color he may be, implies not only that the Courts of the country shall be open to him on the same terms as to all others for the security of his person or property, the prevention or redress of wrongs, and the enforcement of contracts; but that no charges or burdens shall be laid upon him which are not equally borne by others, and that in the administration of criminal justice he shall suffer for his offenses no greater or different punishment.

Since the adoption of the fourteenth amendment, Congress has legislated for the purpose of carrying out its provisions in accordance with these views. The Revised Statutes re-enacting provisions of law passed in 1870, declare that "all persons within the jurisdiction of the United States shall have the same right in every State and Territory to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens, and shall be subject to like punishment, pains, penalties, taxes, licenses, and exactions of every kind, and to *no other*." (Sec. 1977.) They also declare, that "every person who, under color of any statute, ordinance, regulation, custom or usage, of any State or Territory, subjects, or causes to be subjected, any citizen of the United States, or

other person within the jurisdiction thereof, to the deprivation of any rights, privileges, or immunities secured by the constitution and laws, shall be liable to the party injured in an action at law, suit in equity, or other proper proceeding for redress." (Sec. 1979.)

It is certainly something in which a citizen of the United States may feel a generous pride that the government of his country extends protection to all persons within its jurisdiction; and that every blow aimed at any of them, however humble, come from what quarter it may, is "caught upon the broad shield of our blessed Constitution and our equal laws."*

We are aware of the general feeling—amounting to positive hostility—prevailing in California against the Chinese, which would prevent their further immigration hither, and expel from the State those already here. Their dissimilarity in physical characteristics, in language, manners, and religion would seem, from past experience, to prevent the possibility of their assimilation with our people. And thoughtful persons, looking at the millions which crowd the opposite shores of the Pacific, and the possibility at no distant day of their pouring over in vast hordes among us, giving rise to fierce antagonisms of race, hope that some way may be devised to prevent their further immigration. We feel the force and importance of these considerations; but the remedy for the apprehended evil is to be sought from the general government, where, except in certain special cases, all power over the subject lies. To that government belong exclusively the treaty-making power, and the power to regulate commerce with foreign nations, which includes intercourse as well as traffic, and, with the exceptions presently mentioned, the power to prescribe the conditions of immigration or importation of persons. The State in these particulars, with those exceptions, is powerless, and nothing is gained by the attempted assertion of a control which can never be admitted. The State may exclude from its limits paupers and convicts of other countries, persons incurably

* Judge Black's argument in the Fossat case, 2 Wallace, p. 703.

diseased, and others likely to become a burden upon its resources. It may perhaps also exclude persons whose presence would be dangerous to its established institutions. But there its power ends. Whatever is done by way of exclusion beyond this must come from the general government. That government alone can determine what aliens shall be permitted to land within the United States. aud upon what conditions they shall be permitted to remain; whether they shall be restricted in business transactions to such as appertain to foreign commerce, as is practically the case with our people in China, or whether they shall be allowed to engage in all pursuits equally with citizens. For restrictions necessary or desirable in these matters, the appeal must be made to the general government; and it is not believed that the appeal will ultimately be disregarded. Be that as it may, nothing can be accomplished in that direction by hostile and spiteful legislation on the part of the State, or of its municipal bodies, like the ordinance in question—legislation which is unworthy of a brave and manly people. Against such legislation it will always be the duty of the judiciary to declare and enforce the paramount law of the nation.

The plaintiff must have judgment on the demurrer to the defendant's plea of justification; and it is so ordered.

FIELD,
Presiding Justice.
SAWYER,
Circuit Judge.

San Francisco, July 7th, 1879.

NOTE.—*In re* Ah Fong, reported in 3d Sawyer, the Circuit Court of the United States, referring to the police power of the State, under which it was claimed that the State could exclude certain classes of persons from its limits, said:

"It is undoubtedly true, that the police power of the State extends to all matters relating to the internal government of the State, and the administration of its laws, which have not been surrendered to the general Government; and embraces regulations affecting the health, good order, morals, peace and safety of society. Under this power all sorts of restrictions and burdens may be imposed, having for their object the advancement of the welfare of the people of the State, and when these are not in conflict with established principles, or any constitutional prohibition, their validity cannot be questioned.

"It is equally true, that the police power of the State may be exercised by precautionary measures against the increase of crime or pauperism, or the spread of infectious diseases from persons coming from other countries; that the State may entirely exclude convicts, lepers, and persons afflicted with incurable disease; may refuse admission to paupers, idiots, lunatics and others, who from physical causes are likely to become a charge upon the public, until security is afforded that they will not become such a charge; and may isolate the temporarily diseased until the danger of contagion is gone. The legality of precautionary measures of this kind has never been doubted. The right of the State in this respect has its foundation, as observed by Mr. Justice GRIER, in The Passenger cases, 'in the sacred law of self-defense, which no power granted to Congress can restrain or annul.'

"But the extent of the power of the State to exclude a foreigner from its territory is limited by the right in which it has its origin, the right of self-defense. Whatever outside of the legitimate exercise of this right affects the intercourse of foreigners with our people, their immigration to this country, and residence therein, is exclusively within the jurisdiction of the general Government, and is not subject to State control or interference." (P. 151.)

In Chy Lung vs. Freeman, reported in 2d Otto, the Supreme Court of the United States, referring to the same subject, said:

"We are not called upon by this statute (a statute of California) to decide for or against the right of a State, in the absence of legislation by Congress, to protect herself, by necessary and proper laws, against paupers and convicted criminals from abroad; nor to lay down the definite limit of such right, *if it exist. Such a right can only arise from a vital necessity for its exercise, and cannot be carried beyond the scope of that necessity.*" (P. 280.)

In Railroad Co. vs. Husen, reported in 5th Otto, the Supreme Court of the United States, referring further to this subject, said:

"It may also be admitted, that the police power of a State justifies the adoption of precautionary measures against social evils. Under it, a State may legislate to prevent the spread of crime, or pauperism, or disturbance of the peace. It may exclude from its limits convicts, paupers, idiots and lunatics, and persons likely to become a public charge, as well as persons afflicted by contagious or infectious diseases; a right founded, as intimated in *The Passenger cases*, (7 How., 283,) by Mr. Justice GRIER, in the sacred law of self-defense. (*Vide*, 3 Sawyer 152.) The same principle, it may also be conceded, would justify the exclusion of property, dangerous to the property of citizens of the State: for example, animals having contagious or infectious diseases. All these exertions of power, are in immediate connection with the protection of persons and property against noxious acts of other persons; or such a use of property as is injurious to the property of others. *They are self-defensive.*" (P. 471.)

APPENDIX.

History of the legislation of the Supervisors of the city and county of San Francisco against the Chinese, culminating in the passage of the present ordinance generally known as the "Queue Cutting Ordinance," compiled by one of the counsel in the above case from the records of the Supervisors and the newspapers of the city.

An ordinance of the city and county of San Francisco "regulating lodging-houses," was passed July 29th, 1870. Section one required that every house, room, etc., except prisons, etc., occupied as a lodging, etc., in which persons lived or slept, should contain within the walls of such house, room, or apartment, at least five hundred cubic feet for each adult person dwelling or sleeping therein; and that any owner or tenant of any house, room or apartment, who should lodge, or permit to be lodged in such room or apartment, more than one person to each five hundred cubic feet of air in such room, house, or apartment, should be deemed guilty of a misdemeanor, and for every offense should be fined not less than ten, nor more than five hundred dollars, or imprisoned in the city prison not less than five days, nor more than three months; or both such fine and imprisonment.

Section 2 imposed the same penalty on each occupant. Section 3 required the Chief of Police to detail an officer "to examine into and arrest."

In May, 1873, a number of Chinese were arrested under this ordinance; accounts of which, and of the action of the Police Court thereon, were published in the *San Francisco Evening Bulletin*, a leading paper of large circulation, in its issues of May 20th, 21st and 22d, 1873, extracts from which are given below:

[Bulletin, May 20, 1873.]

CHINESE LODGING HOUSES—INTERESTING TEST CASE INSTITUTED.

"One of the sanitary provisions of the City Code requires that every person shall have five hundred cubic feet of air in the room he or she occupies as a sleeping apartment. It is notorious that this ordinance is utterly disregarded in the Chinese quarters; where the lodging-houses are more densely crowded than the steerage of an emigrant ship; and it is determined to test its validity as applicable to our Chinese population." Then follows an account of the arrest and incarceration of 45 Chinese.

[Bulletin, May 21, 1873.]

Sanitary Precautions.

CHINAMEN FINED FOR OCCUPYING LESS SPACE THAN THE LAW ALLOWS.

"The police authorities having raked up an ordinance which requires that each and every dweller in the city shall be accorded 500 cubic feet of clear atmosphere in his or her sleeping apartment, the officers are enabled to find sufficient to keep themselves busy for the next six months in stirring up the Chinese lodging dens. * * * * In their first raid on Monday night, the police hauled fifty-one lodgers out of a basement on Jackson street, having about the same capacity as the forecastle of a coaster. The whole rabble were brought before the Police Court yesterday morning, and convicted of violating the ordinance in question. In order to relieve an over-crowded condition of the cells for new-comers, they were ordered for sentence at six o'clock the same evening, when a fine of $10 was inflicted on each. The action has caused great consternation in the Chinese quarters, and if persisted in, the Chinese population will spread out like oil upon the troubled waters, and probably, the companies may be compelled to lease the remainder of the city for the accommodation of the rapidly-increasing Mongol element.

Meanwhile, the police are earnestly engaged in mathematical calculations, with plans and diagrams, to determine about the precise space a Chinaman requires to occupy while in the flesh."

[Bulletin, May 22, 1873.]

CHINESE OBSTINACY.

"The Mongols have determined upon the policy of worrying the authorities in their attempt to enforce the ordinance prohibiting the unwholesome crowding of lodging houses, in the hope of rendering the effort futile.

"The large gang brought up and fined on Tuesday, with the reinforcements to-day, have completely filled the prison accommodations. And if the crusade is continued, the cattle pound, or some other spacious inclosure, will have to be utilized for their confinement. A few were inclined to pay the fines imposed, but were prevented from doing so by the commands of the leading men in the Chinese quarter, who declared, in substance, that they would make the city sick of prosecuting and maintaining Chinamen in prison, under this ordinance."

There was a good deal of difficulty in enforcing this ordinance, on account of the number of Chinese who violated it, and their omission to pay the fines imposed. They were arrested in great numbers, and packed in cells where they had not 100 cubic feet of air to the person. They over-crowded the jails, and it was thought necessary by the authorities of the city to adopt a policy which would compel the Chinese to pay their fines. Accordingly, on the 25th May, 1873, three ordinances were introduced in the Board, one of which was specially directed to this object. They were as follows:

Order No.——, to provide for certain regulations regarding prisoners under sentence in the county jail of the city and county of San Francisco.

The people of the city and county of San Francisco do ordain as follows:

Section 1. Each and every male prisoner incarcerated or imprisoned in the county jail of the city and county of San Francisco under and pursuant to a judgment or conviction had by the Police Court of the city and county of San Francisco, shall, immediately upon their arrival at said county jail, under and pursuant to a judgment or sentence as aforesaid, have the hair of their head cut or clipped to a uniform length of one inch from the scalp thereof.

Section 2. It shall be the duty of the head jailer of said county jail to enforce the provisions of this order.

Order No. ——, regulating the removal of the remains of deceased persons from cemeteries within the limits of the city and county of San Francisco.

The people of the city and county of San Francisco do ordain as follows:

Section 1. No person, or persons, shall remove, or cause to be removed, from any cemetery or graveyard within the limits of this city and county, the remains of any deceased person, or persons, there placed or deposited, without the written permit of the Coroner of this city and county, allowing and permitting such removal being first had and obtained.

Section 2. Any and every person, or persons, violating the provisions of Section one of this order, shall be guilty of a misdemeanor, and, upon conviction thereof, shall be fined a sum not less than one hundred, nor more than five hundred dollars.

Order No. ——, Amendatory of Subdivision 25, of Sec.

9, of Chapter VIII, of Order No. 697, regulating licenses for keepers of laundries and laundry offices:

The people of the city and county of San Francisco do ordain as follows:

Section 1. Subdivision 25, of Section 9, of Chapter VIII, of Order No. 697, is hereby amended so as to read as follows:

For keepers of laundries, or laundry offices, or wash-houses, the sum of fifteen ($15) dollars per quarter for each and every man and male minor employed or engaged or connected with such laundry, or laundry office, or wash-house, including the proprietor or proprietors, owner or owners, manager or managers, agent or agents thereof.

The introduction of these ordinances led to an exciting debate, which is reported in the *Bulletin* of May 27th, 1873, from which we extract as follows:

"THE CHINESE PUZZLE.

"*Proposed local legislation to check immigration from China—Interesting debate in the Board of Supervisors last night.*

"It is generally known * * * * that to deprive a Chinaman of his queue is to humiliate him as deeply as is possible.

"It is also very generally known, that the bones of no Chinamen are permitted to remain in a foreign land, and that all Chinese, before leaving their country, feel assured that, after death, no matter where they die, their bones will be taken back to mingle with their native sod.

"So strict are all Chinese on these two points, that it is believed, if they were prevented from wearing their tails here, and if after death their bones were denied transportation to their native land, the immigration of this superstitious people would be effectually stopped, and a reflux commence from our shores to the Flowery kingdom.

"Sharing this belief, Supervisor Goodwin proposed at the meeting last night the following ordinances."

[Then follow copies of the said ordinances.]

"All of these were passed to print, after a few fervid remarks from Mr. Goodwin."

Mr. Story offered a resolution, preceded by a long preamble, proposing a pledge not to employ Chinese labor, * * * and in explanation and support of his resolution, said, "that the resolutions adopted at the last meeting of the Board, calling for congressional action on the Chinese evil, would have no effect, and he didn't believe any man who

voted for them thought they would. The treaty between the United States and China was highly advantageous to our government, and it was not to be supposed that it would be abrogated.

"The Chinese evil should not be attacked from a political standpoint, with a view to making political capital. The men who have been most eager to denounce Chinamen, and even to abuse them, are generally found patronizing and accepting the patronage of Chinamen. It is an easy matter to ascertain the owners of the real estate in Chinatown, and if a list of such owners should be made, it would be found that most of them are anti-Coolie men. The hackmen, and others who assault Chinamen, are the first to rush to the wharves, upon the arrival of steamers from China, to make a few dollars by transporting the immigrants to Chinatown.

"The opposition and denunciation of such men is not based upon principle."

"The resolution offered by Mr. Story met the question properly."

The *Alta California*, another leading journal of San Francisco, of May 27, 1873, also contained an account of these proceedings, which commences as follows:

PAGAN ORDINANCES.

No more Pigtails—No further consignment of Dead Celestials to the Flowery Kingdom—Proposed Tax on Chinese Laundries—A Practical Suggestion.

The most important subject for consideration by the Board of Supervisors, last evening, appeared to be the Chinese question. The members felt ripe for the subject. When the order for motions and resolutions was reached, Supervisor Goodwin offered the following ordinance, *which will make the sleeping order operative.*

[Then follows a copy of the Queue Cutting Ordinance.]

It was passed to print.

"NO MORE DEAD CHINAMEN FOR CHINA.

"Mr. Goodwin also offered the following ordinance, which was passed to print. *Its object is to prevent the shipment to China of the remains of deceased Chinamen.*"

[Then follows the Disinterment ordinance.]

"A BLOW AT CHINESE LAUNDRIES.

"An amendment to the order regulating municipal licenses was also offered by Mr. Goodwin as follows:"

[Then follows a copy of the Laundry ordinance.]

"Mr. Kenny offered an amendment to the order regulating licenses for keepers of laundries and laundry offices, which provides that keepers of laundries and laundry offices, who employ no vehicle drawn by animal power, shall pay $15 per quarter license. No other change is made in the ordinance."

[The large laundries send their washing home in wagons, and pay $3 per quarter; the Chinese convey theirs in baskets. The amendment was adopted.]

"Mr. Goodwin supported his ordinance by saying that 'the general Government had so tied our hands by the treaty with China, that we must depend entirely upon local legislation *to discourage the immigration* of Chinese, who are coming here now at the rate of two thousand a month. He had no doubt that the Coroner would do his duty, as contemplated by one of the ordinances, and if he failed, a gentleman will be elected who will regard the wishes of the people.'

[Then follows a report of Mr. Story's resolution and the debate thereon.]

All these ordinances were passed to print. The law requires that such orders must be printed in the official journal five days, with the yeas and nays, before coming up for final action.

On the 2d of June, 1873, the *Bulletin* had the following article on the subject of one of these ordinances:

"THE SUPERVISORS ON HAIR CUTTING.

"The Board of Supervisors have passed to print an ordinance requiring the cropping of the hair of every person who is serving a term in the jail under a criminal conviction. *The ordinance, while it nominally makes no discrimination as to race or condition, is aimed specially at the Chinese.* The enforcement of the Sanitary ordinance against the over-crowding of Chinese is just, and ought to be certain. But it should be enforced lawfully. The Chinese go to jail, in most cases, rather than pay the fine. The readiness to be fed and lodged for a week or more, at the public expense, extracts all the real penalty there is in the Sanitary law. Five hundred or a thousand Chinese going willingly to jail, and rather liking the opportunity for free board and lodging, quite superior to their own miserable accommodations, presents a new phase of the question. The judgment has no penalty. The Chinese who offend against the ordinance refuse to pay the fine, but go to jail and board it out. The Supervis-

ors, casting about for some means of relief, have hit upon the plan of cropping the hair. White criminals would care nothing about this, and the ordinance would probably never be enforced against them. The loss of a pigtail is a great calamity to the Chinese. It is his national badge of honor. If it is cut off, he is maimed. He will not venture home without it, and becomes a fixture from very necessity. The sanitary regulation enforced in this way is a kind of boomerang, which comes back with telling effect. Whatever power the Board has to make or enforce a penal ordinance, is found under Article V, the 74th Section of the Consolidated Act.

The editor then quotes the language of the Consolidation Act and the 16th and 17th Sections of the Civil Rights Act of May 31st, 1870, and comments as follows:

"It might be well for the Supervisors to read over these sections carefully. It would be a novel sight—twelve Supervisors marching up to the Federal Court to answer to an indictment for misdemeanor, and then marching to jail for a year, with a thousand dollar blister, by way of fine, besides.

"Some other way must be found to enforce a sanitary law than the one which the Supervisors have devised.

"If Chinamen insist on violating a just sanitary law, their pigtails cannot be safely cut off, but they can be made to work out their fines in cleaning the very city which they have defiled. And this and other like punishments would probably make them respect the law."

On the evening of June 2d, two of those ordinances were passed—the "Queue Cutting" and the "Laundry" ordinances.

In the *Bulletin* of June 3d, 1873, there is a report of the proceedings and debate, which is as follows :

JOHN CHINAMAN AGAIN.

Another lively discussion on the Pigtail Order in the Board of Supervisors; the Order finally passed.

"In the Board of Supervisors last night the order passed to print at the last meeting for clipping the hair of prisoners at the County Jail came up for final action.

"*Mr. Forbes* moved that the order be indefinitely postponed.

"*Mr. Shrader* moved that the order be finally passed.

"*Mr. Goodwin* seconded the latter motion.

"Mr. Menzies suggested that the order might be illegal, as

stated by the *Bulletin*, and thought it ought to be referred to the City and County Attorney for his opinion.

"Mr. Forbes then spoke as follows : I shall not be considered inconsistent in opposing the resolution before us. I have unhesitatingly opposed all the so-called anti-Chinese resolutions introduced at our meetings, because I believe they originated in a spirit and temper unconstitutional, unworthy, reprehensible, and are calculated to stir up and incite a certain class of our population to acts of violence and bloodshed. Nations achieve greatness by magnanimous acts, and our own nation has made its name peculiarly glorious by adopting that policy. Let us, as a part of our nation, consider this whole matter in a spirit of liberality and unprejudiced deliberation of which we will not have cause to be ashamed. The whole letter and spirit of these resolutions are illegal, narrow-minded, contemptible and utterly unworthy the sanction of this body. We ought not to do an illegal act by imposing unequal taxation, which the celebrated "one horse" ordinance contemplates, nor should we permit ourselves to favor the passage of the barbarous orders, as to queue cutting and disinterments, which breathe a spirit only worthy of savages. I pity the man who conceived and brought forth these remarkable orders.

"We learn, that the question of foreign immigration has been the source of much anxiety to nations, 'from the earliest period of history.' Even in our own land, and within the present century, agitations and excitements have sprung up as to the result of the great influx of Irish and German population. In Boston, that hotbed of propriety, it even went so far that upon a commission being granted to an Irish company, the Montgomery Guard, the other companies of American militia marched off Boston Common as the Irish company marched on. And then followed an excitement and alarm as to German immigration, which was just as absurd and groundless, as time has proved, and only good results have followed where evil was predicted. So has it been, so will it ever be. Our free land, to her praise may it be said, has ever thrown wide the door to immigrants from all nations.

"'A warm and welcome hearty' have all received, and from this has grown up the wonderful prosperity and progress which fully challenges the admiration of the world.

"The grand progressive battle-cry of our land has been 'Civil and Religious Liberty.' It is the key-note of our Constitution. People of all nations, kindred tribes and tongues, meet here upon one grand, common, neutral ground.

Our forefathers sought, found and established this priceless boon, and its great principles have been defended and maintained, even unto the shedding of blood.

"Shall we now turn our backs on this center strength of our republic at the suggestion of some of our members who have awakened suddenly from 'pleasing dreams to a prophetic realization of great dangers?' Can we, for any selfish political aims or aggrandizement, do violence to our consciences by undertaking to follow a false course in regard to 'the great right?' Are we to be governed by the narrow, selfish aims and wishes of others themselves, or most of them, indebted to the enjoyment of this very right they would now destroy for all they are and all they have?

"Shall we yield to the sway of political wireworkers, who, if Chinamen could vote, would obsequiously fawn upon them, as they now do upon the once despised and hated negro? Shall we follow the directions of these debauched political hacks and degrade ourselves by taking their side in opposition to the grand principles which have mainly contributed to make us a great nation? For one, I do not propose to lend my aid or influence to any such degrading purpose.

"For argument's sake, let us suppose these illegal, unconstitutional ordinances (which are also contrary to the Constitution of the United States) are passed, enforced, and followed by others still more degrading, which would drive all the Chinese out of this State within sixty days, (this period having been fixed as the minimum limit of time for this exodus by some of our newspapers,) what would follow? I answer:

"First.—All the manufacturing interests of our State would be seriously embarrassed, and most of the manufactories closed.

"Second.—The work of building railroads would immediately come to a stand-still.

"Third.—The growing crops of California could not be gathered.

"Fourth.—Fully one half of our dwellings in San Francisco would be closed, and last, through not least, I fear some of the members of this Board would fail to put in an appearance at our meetings, for the lack of clean shirts.

"It strikes me, it would be a most lamentable failure on our part, as a matter of State policy, to drive away from us this force, be it white, black or yellow, which is of so much importance.

"Nor do I propose to make a plea in favor of Chinese emi-

gration, *per se;* I do not favor their coming, but they are here—here under the provisions of a treaty, and in common with others, have rights; whatever these rights may be, I would maintain and respect them.

"I believe, that Congress, at our request, (a small part of the population of California and San Francisco,) will not hastily abrogate the provisions of the existing treaty between the United States and China, which is generally admitted to be favorable to us as a nation, and which has only recently been secured after long years of diplomacy and at great expense; it appears unreasonable for us to believe otherwise.

"Mr. Menzies replied warmly to Mr. Forbes. He said the latter's views were idealistic, and that there was no common sense in anything he said. This, instead of being a white man's country, was getting to be nothing more than a province of China. Even, on the ranches, the Chinese are driving away white labor. The question is, are we better off with white laborers or Chinamen? He, Menzies, counseled no violence toward the Chinese; but thought the plan suggested by the proposed order was a good one."

"Mr. Forbes responded, that he thought his remarks were about as practical and sensible as those of Mr. Menzies. He declared that he had not favored the immigration of Chinese; but thought, that the proposed order was unworthy of an enlightened people.

(Rev. O. Gibson was allowed to read a plea for the Chinese, which is omitted.)

"Mr. Shrader made some very earnest remarks in support of the proposed order. * * * He declared that the most stringent measures should be taken to check the increase of our Chinese population.

"Mr. King spoke briefly in support of the proposed order. He said he held up both hands in favor of its passage.

"Mr. Taylor said, if the order was so amended as to take effect in thirty days he would vote for it; otherwise not.

"Mr. Story said it was idle for the Board to pass an order that on its very face was unconstitutional.

On motion of Mr. Goodwin, the order was so amended as to make it the duty of the Sheriff, instead of the head Jailer, to execute it.

The motion was then put on the motion to refer to the City and County Attorney, which was lost. The order was then finally passed."

In the *Alta California* of June 3d, 1873, appears a report of the same debate, which is headed:

"*The pagan ordinances—The hair-cutting ordinance discussed—Sound opinions of Supervisor Forbes—Views of Supervisor Menzies and others—The Chinese define their position—The order amended by making the Sheriff Chinese hair-dresser, and finally passed—Other ordinances, and their disposal.*"

It is stated, that "they proved the subject of a long and acrimonious debate. Mr. Menzies moved that the ordinances be laid over one week, and that it be referred to the City and County Attorney for his opinion as to its legality."

"This was lost, Mr. Goodwin explaining that it was drawn up by the Deputy City and County Attorney."

"Mr. King, in explanation of his vote, said the question had long occupied the attention of the people, and he had nothing to take back. He never employed Chinamen, and if compelled, would wash his own shirt before one of them would do it. He said, '*if the Chinese respected the Sleeping ordinance, this one would not be passed.*"

"Mr. Story said, he expected the members would approach the subject with dignity, and not cater to public opinion, so-called. He thought men sent to the county jail for twenty-four hours should not have their hair cut."

"Mr. Taylor took the same view."

The two ordinances which were passed were vetoed by the Mayor, Hon. WILLIAM ALVORD. Following are copies of his veto messages:

THE MESSAGE VETOING THE QUEUE ORDINANCE.

MAYOR'S OFFICE,
San Francisco, June 9, 1873.

To the Honorable the Board of Supervisors:

Gentlemen: Order No. 1097, "To provide for certain regulations regarding prisoners under sentence in the county jail of the city and county of San Francisco," passed by your Honorable Board on the 2d of June, 1873, has been presented to me for my approval. After maturely considering said order, I now return the same to your honorable body, as I am unwilling to approve or sign it.

My objections to said order are the following:

1st. The manifest motive of said order is to inflict upon the persons of Chinese, convicted of misdemeanors, a punishment which, in their estimation, is shameful and degrading. In my judgment, minor offenses, which do not belong to the class of crimes called "infamous," should not be pun-

ished by penalties which inflict disgrace upon the person of the offender.

2d. On the 18th of June, 1858, a "Treaty of peace, amity and commerce, between the United States and China," was concluded at Tientsin. This treaty was ratified by the United States on December 21st, 1858, and was proclaimed by the President of the United States on January 26th, 1860.

The preamble of this treaty recites:

Whereas, The United States of America and the Ta Tsing Empire, desiring to maintain firm, lasting and sincere friendship, have resolved to renew, in a manner clear and positive, by means of a treaty or general convention of peace, amity and commerce, the rules which shall in future be mutually observed in the intercourse of their respective countries, etc.

The following are some of the provisions of said treaty:

Article 1. There shall be, as there always has been, peace and friendship between the United States of America and the Ta Tsing Empire, and between their people, respectively. They shall not insult or oppress each other for any trifling cause, so as to produce an estrangement between them, etc.

Article 2. All citizens of the United States of America in China, peaceably attending to their affairs, being placed on a common footing of amity and good-will with subjects of China, shall receive and enjoy for themselves, and everything appertaining to them, the protection of the local authorities of government, who shall defend them from all insult or injury of any sort. If their dwellings or property be threatened or attacked by mobs, incendiaries, or other violent or lawless persons, the local officers, on requisition of the Consul, shall immediately dispatch a military force to disperse the rioters, apprehend the guilty individuals, and punish them with the utmost rigor of the law, etc.

Article 29. The principles of the Christian religion, as professed by the Protestant and Roman Catholic churches, are recognized as teaching men to do good, and to do to others as they would have others do to them, etc.

On the 28th day of July, 1868, certain additional articles to the aforesaid treaty of June 18th, 1858, were concluded between the United States of America and the Ta Tsing Empire, which additional articles were duly ratified, and thereafter, and on the 5th day of February, 1870, proclaimed by the President of the United States.

The following are some of said additional articles:

Article 4. The twenty-ninth article of the treaty of the 18th day of June, 1858, having stipulated for the exemption of Christian citizens of the United States and Chinese con-

verts from persecution in China on account of their faith, it is further agreed, that citizens of the United States in China, of every religious persuasion, and Chinese subjects in the United States, shall enjoy entire liberty of conscience, and shall be exempt from all disability or persecution on account of their religious faith or worship, in either country. Cemeteries for sepulture of the dead, of whatever nativity or nationality, shall be held in respect and free from disturbance or profanation.

Article 5. The United States of America and the Emperor of China cordially recognize the inherent and inalienable right of man to change his home and allegiance, and also the mutual advantage of the free migration and emigration of their citizens and subjects, respectively, from one country to the other, for the purposes of curiosity, of trade, or as permanent residents, etc.

Article 6. Citizens of the United States, visiting or residing in China, shall enjoy the same privileges, immunities, or exemptions in respect to travel or residence as may there be enjoyed by the citizens or subjects of the most favored nation, and reciprocally Chinese subjects, visiting or revisiting in the United States, shall enjoy the same privileges, immunities and exemptions in respect to travel or residence, as may be enjoyed by the citizens and subjects of the most favored nation. But nothing herein contained shall be held to confer naturalization upon citizens of the United States in China, nor upon the subjects of China in the United States.

Article 7. Citizens of the United States shall enjoy all the privileges of the public educational institutions under the control of the government of China; and, reciprocally, Chinese subjects shall enjoy all the privileges of the public educational institutions under the control of the government of the United States which are enjoyed in the respective countries by the citizens or subjects of the most favored nation. The citizens of the United States may freely establish and maintain schools within the empire of China, at those places where foreigners are by treaty permitted to reside; and, reciprocally, Chinese subjects may enjoy the same privileges and immunities in the United States.

These treaties are the supreme law of the land, and are as binding upon your honorably body, and upon myself, as an express statute of our own State Legislature.

By these treaties our Federal Government has pledged the national faith to firm, lasting and sincere friendship with the Chinese Empire; have promised that the people of the United States should not, for any trifling cause, insult

or oppress the people of China; have covenanted that Chinese subjects in the United States should be exempt from all disability or persecution on account of their religious faith; have asserted that there is mutual advantage from the free migration and emigration of the citizens of the two countries, (the United States and China,) respectively, from the one country to the other, for the purpose of curiosity or trade, or permanent residence; have solemnly engaged that Chinese subjects residing in the United States should enjoy the same privileges, immunities and exemptions, in respect to travel or residence, as citizens of the most favored nation; and finally, have invoked, in the dealings with the two nations, the Christian sentiment—"Do unto others as you would have them do unto you."

The passage of such an enactment would, in my judgment, be a clear and palpable violation of the provisions of aforesaid treaties, a breach of allegiance to the Federal Government, and a manifest disregard of your and my obligations as citizens of the United States of America.

3d. On the 31st of May, 1870, the Congress of the United States passed an Act, generally called The Civil Rights Act, which provides as follows:

Section 16. That all persons within the jurisdiction of the United States shall have the same right in every State and Territory of the United States to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of person and property as is enjoyed by white citizens, and shall be subject to like punishment, pains, penalties, taxes, licenses, and exactions of every kind, and none other, any law, statute, ordinance, regulation, or custom, to the contrary notwithstanding. No tax or charge shall be imposed or enforced by any State upon any person immigrating thereto from a foreign country, which is not equally imposed and enforced upon every person immigrating to such State from any other foreign country, and any law of any State in conflict with this provision is hereby declared null and void.

Section 17. That any person who, under color of any law, statute, ordinance, regulation, or custom, shall subject, or cause to be subjected, any inhabitant of any State or Territory, to the deprivation of any right secured or protected by the last preceding section of this Act, or to different punishment, pains or penalties, on account of such person being an alien, or by reason of his color or race, than is prescribed for the punishment of citizens, shall be

deemed guilty of misdemeanor, and, on conviction, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year, or both, in the discretion of the Court.

Section 18. That the act to protect all persons in the United States in their civil rights, and furnish the means of their vindication, passed April nine, eighteen hundred and sixty-six, is hereby re-enacted, and sections sixteen and seventeen thereof shall be enforced, according to the provisions of said act.

Considering your said Order No. 1097, to be of the character, and made for the purposes which I have already stated, it is, in my judgment, obnoxious to the foregoing provisions of the Civil Rights Act, as being, though general in its terms, in substance and effect, a special and degrading punishment, inflicted upon Chinese residents for slight offenses, solely by reason of their alienage and race.

4th. The power of your honorable body to prescribe penalties is derived from the 74th section of the Consolidation Act, which provides as follows:

"Section 74. The Board of Supervisors of the city and county of San Francisco shall have power, by regulation or order, * * * * * * * * * Eleventh.—To determine the fines, forfeitures and penalties that shall be incurred for the breach of regulations established by the said Board of Supervisors, and also for a violation of the provisions of this act, where no penalty is affixed thereto, or provided by law; but no penalty to be imposed shall exceed the amount of one thousand dollars, or six months' imprisonment, or both."

The 74th section of the Consolidation Act, in defining the word "penalties," as there used, to include both fine and six months' imprisonment, has given a broader signification to the word than is usual.

In law, the term Penalty is usually applied to a pecuniary punishment. Penalty is defined in Burril's Law Dictionary as "a pecuniary punishment, or sum of money imposed by statute, to be paid as a punishment for the commission of a certain offense."

This delegation of legislative authority to your honorable body, especially, when it relates to fines, forfeitures and penalties, must, according to the ordinary rules governing statutory interpretations, be strictly construed.

The same section which confers the power in question, also limits it: "No penalty to be imposed, shall exceed the

amount of one thousand dollars, or six months' imprisonment, or both."

This limitation, in my judgment, not only fixes the extreme amount of the fines and imprisonment which you can impose for a breach of regulations you have established; but also restricts you as to the kind and character of the punishment which you can inflict.

Under this grant of power, you cannot prescribe whipping or branding, or any other mode of punishment than fine or imprisonment, or both, to the limited extent expressed in said 74th section.

The mode in which your power in this regard can be exercised is defined by the Consolidation Act, and must be strictly followed, for the mode is the measure of your power.

In my judgment, therefore, you have no power under the statute creating and defining your authority to enact said order, because it imposes a punishment not enumerated in said statute, different in kind and character from fine and imprisonment, and one which is new, unusual, and to a certain class of our population especially degrading.

With respect to the wisdom and policy of encouraging Chinese immigration, reasonable and honest differences of opinion exist; but this fact should not induce any of us to attempt to defeat the operations of the Federal Government in reference to this or any other class of foreign immigration.

The whole subject is one especially and exclusively within the jurisdiction and control of the general Government, under and by virtue of those powers which have been surrendered to it by the several States, and no State (much less a municipal corporation within a State) can legally or justifiably, or effectively, interfere with the national will or policy in this regard.

My attention has been called to a case in point, decided in the Supreme Court of this State, where it was held, as follows:

In *Lin Sing* vs. *Washburn*, (20 California Reports, 575,) our State Supreme Court has said: "It has always been the policy of the Government to encourage immigration, and the most liberal system of laws has been adopted to induce foreigners to come to the country for the purpose of settlement and traffic. The fruits of this system are to be seen in the rapid increase of our population; the settlement and improvement of our fertile and extensive domain; and the millions of wealth added year after year to every branch of industry and trade. The results of the system demonstrate

its wisdom, but whether wise or unwise, it is a system which the Government had a right to adopt, and with which no State can constitutionally interfere. The whole subject of trade and intercourse has been confided to the national will, and if a State may so use its reserved powers as to defeat the operations of this will, the Constitution, instead of being a practical instrument, is a shadow and a myth."

So long as the nation, through its Legislature and Executive departments, enlarges its commerce by treaties with Asiatic countries, and to secure protection to its own citizens in those countries, pledges protection to their citizens in this country, it is the duty of the Federal Government, as an honorable and Christian power, to maintain and enforce those pledges; and of ourselves, as just and law-abiding citizens, to fulfill the obligations which flow from them.

As Justice FIELD has observed, in a charge given by him to a Grand Jury in this district: "If public policy requires that the Chinese should be excluded from our shores, let the general Government so provide and declare, but until it does so provide and declare, they have a perfect right to immigrate to this country, and whilst here, they are entitled, equally with all others, to the full protection of our laws."

I trust, that after having considered the above quoted laws and legal authorities, your honorable body will concur with me in the objections now submitted.

WILLIAM ALVORD, Mayor.

THE MESSAGE VETOING THE LAUNDRY ORDINANCE.

MAYOR'S OFFICE,
San Francisco, June 9, 1873.

To the Honorable the Board of Supervisors:

Gentlemen—In returning to your honorable body, Order No. 1098, without my signature, I desire to call your attention to the injustice and hardship which would be inflicted upon the poorer classes who are engaged in the laundry business, should the ordinance become a law. Laundries are places, or rooms, where clothes are washed, and no matter whom the keepers of such places or rooms may be, all will be obliged to pay the onerous license tax of $15 per quarter, unless they are able to employ a vehicle drawn by animal power, and in that event, the license is fixed at $2 per quarter; should they be so prosperous as to be able to employ two vehicles drawn by animal power, then they are to be taxed at $4 per quarter, which is $11 per quarter less than it is proposed to tax the poor white or colored woman, or others carrying on the same business, who, from poverty, are un-

able to employ vehicles drawn by animal power. The inequality of rates to be charged for license is so apparent, that I deem it only necessary to call your attention to the fact to insure a revision of the rates on more equitable grounds. It is well known, that there are hundreds of poor women (many of them have large families to support,) who gain their livelihood by washing, on whom this licence tax would prove a dire affliction; therefore, I return the order without my approval.

WILLIAM ALVORD, Mayor.

On the 23d of June, an attempt to pass the queue-cutting ordinance over the veto of the Mayor failed. An account of the failure is found in the *Alta California* of June 24, and in the *Bulletin* of the same date.

[Extracts from the "Alta California" Report.]

"*The Pagan Orders—A Grand Victory for the City—The Bobtail Ordinance Killed—Supervisor Forbes Pens a Memorial Epitaph—Mr. Menzies Abandons the Order as Illegal.*"

"The Pagan ordinance introduced in the Board of Supervisors five weeks ago, which was finally passed amid the most exultant shouts of triumph from all morally and nationally diseased quarters of the city, was killed last evening by a very decided vote. The Mayor vetoed the order which damped the ardor of leprous enthusiasts, and at the last meeting of the Board it was laid over one week. Thoughtful supervisors who voted for the order when first introduced, and on final passage believing that it was a simple jail ordinance, and legal, had time to inquire and post themselves as to its purport and meaning, since the Mayor's veto message was received, and they found that the position assumed by those opposed to the order was correct, they changed their minds and changed their votes, and the order is now finally and forever strangled. * * * *

"THE BOBTAIL KILLED."

"The bobtail order came up on the question of sustaining the Mayor's veto."

"Mr. Goodwin and Mr. Swain spoke in favor of the order. Mr. King stated that since he voted he had examined the question and found he was wrong, and proceeded to read a written speech, as follows:

"The Chinese question, which has agitated the minds of our working-classes for the past four or five years, and has been made a test question with all candidates for office who have

been interviewed upon the subject previous to the day of election, has at length found its way into the Board, in the shape of an ordinance, which inflicts a penalty upon all criminals convicted in our Police and Municipal Courts, said Courts acting under the Consolidation Act, which gives them limited powers, and I can find no authority or power with this Board to add to or increase the penalty imposed by them.

"Section 67, Article 5th, says: 'The powers of the Supervisors are limited.' The last clause reads as follows: 'The powers of the Board of Supervisors are those granted in this act, and they are prohibited from exercising any other.' Therefore, this Board have no power or authority to add to the penalty imposed by the Police Judge.

"There is another very grave objection to this ordinance. It does not apply to the Chinese alone. It covers all classes of whatever nation, race or color, the adopted citizen and the native born American as well.

"Mr. President, some of us have resided in this State twenty-four years or more—pioneers of '49. How many of our number have been successful? We can look around us and find comparatively few. How many times has the devouring element in one short hour swept away our possessions and left us almost destitute? How many of these discouraged and driven to desperation by the pressure of hard times, have committed some minor offense and been consigned to the County Jail. Under this ordinance they, too, would be subject to this extra penalty, and after serving the term of imprisonment for the crime of which they were convicted, would come forth again to the world with the brand of Cain upon them, disgraced and despised in the eyes of their former associates. You, Mr. President, today in your high and exalted position, by some reverse of fortune, might be reduced to penury and want, and under this wholesale order be made subject to its penalty, and should we pass this unlawful act, we would not only be amenable to the laws of our State, but subject to the personal prosecution by the aggrieved and afflicted party. And now, in conclusion, Mr. President, as an American citizen, I cannot vote for this sweeping and unauthorized order, which would be in contravention of the laws of the United States, and also of the treaty with China.

"But there is not a member of this Board who will do more with his means and influence to advance the interest or to aid and improve the condition of the working-classes than myself. To accomplish this, however, some other method

must be resorted to than that of passing ordinances contrary to the laws of the nation.

"This order was introduced, not merely for the benefit of the laboring classes, but it was offered as one of those numerous political clap-traps which make their appearance upon the eve of a very important election, for the purpose of making capital for some aspirant for political favors. I trust that the good sense and judgment of the voters of this State will lead them to look to the h gher law, and to seek some other remedy whereby the existing evil can be overcome.

"This can only be accomplished by appealing to our general Government to so modify the treaty with China that this unprecedented immigration may be speedily checked. Let us not, then, resort to any unlawful act of violence, for which we would be called to account, and which would thus bring disgrace upon our nation.

MR. MENZIES SUPPORTS THE MAYOR.

"Mr. Menzies supported the veto in an address, of which the following is the substance: I am fully in accord with the spirit of this order, but it is too general and too sweeping in its character to merit my approval. The order was gotten up, not for clap-trap, as has been stated, but because the Chinese refused to respect our health ordinances, to which they offered a passive resistance. They said they were prepared to lay in prison, rather than comply with our sanitary regulations, and it was to enforce obedience to our laws that the order was introduced. I have consulted the best lawyers of the city on the legality of the order, and they are all of the opiuion that it will not hold water. If it read that any person violating any sanitary regulation, shall have his hair cut, it would be valid. This is really what the order contemplates. But we must adopt some other that will be respected, and if fines will not do, then let us add pains and penalties. The discussion has wandered far away from the facts, and some members have jumped to the conclusion that it is persecution, which is not the case. I hope a proper order will pass, but this is not the one, and I cannot vote for it.

"Mr. Shrader, insisted that the order was a sanitary regulation, and thought it strange that sanitary laws could not be enforced here as well as in other cities.

"Mr. Forbes.—I have been induced to take but one view of this question. It is not a sanitary measure. That is a plausible argument, but it will not do. I do not view it as

a question of Chinese immigration, but as a question of right, and there I stand, and will for all time. It is the question of the grand principles of the nation which opens wide its gates to the citizens of the world.

"The question, 'Shall the order pass notwithstanding the objections of the Mayor' was then put. The vote stood: Ayes: Swain, Kenny, McCarthy, Goodwin, Shrader, Barrett and Cummins—7. Noes: Menzies, King, Forbes, Story and Taylor—5.

"The order is dead."

The laundry ordinance came up at the same time for passage over the Mayor's veto.

Mr. Goodwin moved that it be finally passed.

"Mr. Forbes moved its indefinite postponement, on the ground that it contemplates an unequal and oppressive tax."

"Mr. Menzies said that there are a number of *white* people in this city who could not afford to pay so onerous a tax of $15 a quarter. *The Chinamen could, and they ought,* but they are not reached by this order, which *falls on all alike.* This is not the proper order, but it can be so amended as to arrive at the same result. A measure should be framed *which would apply to this one class—the Chinese.*" * * * *

"The order was finally passed; but in the case of the *People* vs. *Soon Kung,* in the County Court of San Francisco County, it was on the 9th July, 1874, declared invalid by the Hon. JOHN A. STANLEY, County Judge, on the ground that it was 'unequal in its operation' and dealt in 'odious and unjust discriminations.'"

The *Bulletin* of June 24, 1873, contains some particulars which are not mentioned in the *Alta's* report. They are as follows:

The Mayor's vetoes of the anti-Chinese ordinance came up for consideration in the Board of Supervisors last night. The "Pigtail Order," providing for cutting the hair from the heads of county jail prisoners, was first called up.

Mr. Goodwin read a written speech in favor of passing the ordinance over the veto. He laid stress on the fact that the word Chinese was not mentioned in the order, and declared that the Mayor, in stating that the order contravened treaty rights, had perpetrated a great joke. He said that nine tenths of the people demanded the passage of the order.

Messrs. Swain and Shrader spoke to the same effect. Mr. King, who was one of those who voted for the order originally, also had a written speech. He said he had seen his

error, and by examining the Consolidation Act, was convinced that the Board had no authority to pass the order.

He denounced the proposed legislation as political claptrap.

Mr. Menzies declared himself fully in accord with the spirit of the ordinance, but after deliberation, concluded that it would not hold water. He regretted that he could not vote for it.

Mr. McCarthy apologized for not having a written speech, stating that "the fellow he bought of" had been writing for the other side, and was not in trim to supply him with one suited to his notions.

The question was put, "Shall the order pass, notwithstanding the objections of the Mayor?"

Messrs. Swain, Kenny, McCarthy, Goodwin, Shrader, Barrett and Cummins voted aye; Messrs. Menzies, King, Forbes, Story and Taylor voted no. As nine votes were requisite to override the veto, the Pigtail order was cut off in its bloom.

Mr. Forbes then offered the following, saying he didn't know if it would receive a second, but he hoped it would. He offered it not because he thought it would pass, but because he thought it ought to pass:

Resolved, That the Clerk be, and he is, hereby authorized and directed to expunge from the minutes of this Board order No. 1097, (the queue-cutting ordinance,) said order being contrary to the constitutional laws of our land, illiberal and unjust, both in letter and in spirit, and unworthy of a place on the records of any civilized and enlightened nation.

Mr. Menzies said the resolution was an insult to the intelligence of the Board, and entirely uncalled for.

Mr. Goodwin moved to indefinitely postpone it. Carried; Messrs. Forbes, Story and Taylor voting no.

[Editorial from the "Alta" of June 25, 1873.]

"In this morning's issue of the *Alta*, we publish from various journals, not only in this State, but elsewhere, the earnest and honest opinions entertained and expressed by men who are free from the local animus that colors to a great extent all discussions of the Chinese question here. However strongly our people may feel upon the subject of Chinese immigration, a sense of common justice and honesty lies at the base of our national character, and in these extracts it finds expression. We commend the perusal of these extracts to all who desire to know how the question is viewed by our fellow-countrymen elsewhere. The universal com-

mendation of Mayor Alvord for his sense of right, and his pluck in following the dictates of his conscience in the support of law, however strongly he may have felt the influences that tended toward a different course to that pursued by him, must be very gratifying to him.

"THE PAGAN ORDINANCES.

"Public Opinion on Mayor Alvord's Vetoes—His Action Everywhere Endorsed.

"THE VOICE OF THE PRESS.

"From the piles of newspapers among our exchanges, representing every section of the country, we make room for a few of the many hearty endorsements and commendations of Mayor Alvord's vetoes of the "Pigtail" and other ordinances. A very small portion of the whole would be more than our columns could find room for.

MR. SUPERVISOR NYE.

[From the New York "Times," June 11th 1873.]

The spectacle of a company of legislators gathered together to make political capital by devising means to insult and oppress a friendless class of people, is hardly calculated to inspire feelings of unlimited admiration. Such, however, has been the recent conduct of the Supervisors of San Francisco. Mr. Nye and his colleagues have made a powerful bid for popularity by devising a number of curious laws calculated to inflict grinding tormehts upon the resident Celestial.

THE CHINESE INVASION.

[From the St. Louis "Republican," June 10th.]

The San Francisco papers are still occasionally harrowing up the souls of their readers by what they call the "Chinese Invasion." They try to make it appear that Mongolian labor is gradually undermining Caucasian industry, and will eventually wreck them upon the shoals of skill and cheapness. In their efforts to prove this they put the Chinese in the position of the superior race, whether they mean it or not, and their own population inferior in enterprise, skill and capacity to labor and endurance. The field is open to all, and the Chinaman enters it with many disadvantages, and no advantage over the native, unless it be his physical and mental constitution. No one would admit the latter. Now, since the world is made by the workers, if

the Chinese can beat us at our own work, they are the best world-builders, and their presence among us ought to be hailed with delight. We should not call that an invasion which brings such immediate blessings. If it be an invasion of cheap labor, we should repel it by doing cheaper and better work. The Chinese have no franchise which gives them a monopoly in any branch of industry. What is the matter with the California workingmen, that they cannot successfully compete with them? Why raise the cry of "invasion," standing on their native soil, with better weapons in their hands and freer hearts in their bosoms than the invaders can have? It is all nonsense, and in the interests of sloth and the old ruts of trade, that ought to have been abandoned long ago. We must change our front in the battle of life and progress, and instead of fighting the Chinese as enemies, must take them along in our ranks, or leave them behind in our advance.

It is strange, if American reproduction in California cannot more than keep up with the Mongolian immigration; and more than strange, if American enterprise and pluck cannot turn themselves to better account than sitting down in idleness, while the Chinese do all the work and reap all the profits.

JOHN CHINAMAN AGAIN.

[From the New York "Tribune," June 11th.]

Mayor Alvord, of San Francisco, has done a manly and sensible thing, in refusing to approve two of the infamous anti-Chinese ordinances lately passed by the San Francisco Supervisors.

The Board seems to be organized in the interests of the anti-Chinese party, and it lately passed, by a vote of seven to three, an ordinance requiring that the hair of all persons confined in the county jail be cropped close to the head. It is too late to attempt to stay any tide of immigration by special legislation, discriminating against race or color. This, at least, is certain; what possible remedy for the evils complained of yet remains, we cannot say. Probably, the San Francisco Supervisors consider they have the right to violate the plain principles of republicanism, as well as the spirit of the treaty between the United States and China. There are twelve members of their Board, eight of whom may override the Mayor's veto of an ordinance which seven voted to pass. But this is not the way to cure the Chinese evil.

VETO OF THE CHINESE ORDINANCE.

[From the Los Angeles "Evening Express," June 13th.]

The veto message of Mayor Alvord is a clear and unanswerable argument against the legality of the proposed legislation, plainly showing that it not only contravenes the provisions of the existing treaties between this Government and China, but is in violation of Sections 16 and 17 of the Act of Congress, approved May 31st, 1870, known as the "Civil Rights Act."

THE ANTI-CHINESE ORDINANCES VETOED.

[From the Stockton "Daily Independent," June 11th.]

Mayor Alvord has vetoed this ordinance, (cutting the hair,) and given his reasons for his course in a lengthy and able message. It would appear that his reasoning would be sufficient to convince all excepting those who are wilfully blind of the utter injustice of such enactments.

THE CHINESE QUESTION.

[From the Placerville "Mountain Democrat," June 14th.]

The sounder side of public opinion has about accepted the conclusion, that there are only two legitimate methods for opposing Chinese immigration. One is, by persistently petitioning Congress for a modification of the national treaties and laws which touch on this subject, in which connection it would be wise to elect Representatives and Senators whose views are in accord with public opinion on this question; the other is, by a combination for individual action.

THE "PIGTAIL ORDINANCE."

[From the Sacramento "Daily Bee."]

The Board of Supervisors has no right to enact penalties not created by the Legislature; hence, a State Supreme Court would declare the ordinance to be in violation of the State Constitution.

THE MAYOR'S VETO.

[From the Contra Costa "Gazette," June 14th.]

We are grateful to Mayor Alvord for his vetoes of the "Pigtail" and "wash-house" ordinances, which will go so far toward relieving us from the shame and reproach of a deliberate breach of treaty obligations, and violation of the principles of common justice and humanity.

GOOD TO IMITATE.

[From the Salt Lake "Daily Journal," June 10th.]

We commend to our authorities the judicious example of Mayor Alvord. It is worthy of their deepest consideration.

MAYOR ALVORD'S VETO.

[From the Santa Barbara "Press," June 14th.]

The Mayor of San Francisco has earned the applause of the nation for his manly and honorable action on the Chinese question.

Well and bravely done, Mayor Alvord. The State and the nation will set the seal of its warmest approbation upon an act at once so timely and so manly.

MAYOR ALVORD VETOES THE PIGTAIL ORDINANCE.

[From the San Jose "Weekly Mercury," June 12, 1873.]

The Mayor takes a sensible view of the question, discussing it upon higher grounds than the Supervisors and Chinese howlers of the city press are capable of appreciating.

[Chicago "Inter-Ocean," June 16.]

They have a brave man for Mayor of San Francisco. Influenced by the antipathy of the citizens to the influx of so many Chinese, the Common Council recently passed a number of ordinances, the effect of which, if enforced, would be to stop immigration, if not to drive the Chinese population from the State. The Mayor promptly vetoed these ordinances.

[From the Oakland "Daily Transcript," June 11.]

All good citizens will sustain the Mayor in his rebuke of the bigoted Board of Supervisors.

[From the Hartford "Courant," June 14.]

The Mayor of San Francisco has exhibited commendable liberality in vetoing a recent ordinance of the Board of Supervisors of that city, requiring the heads of Chinese prisoners to be shaved of their queues, and another bill making exorbitant and unjust restrictions upon Chinese laundrymen. The city legislation has taken the form of persecution, and the action of the Mayor, it is gratifying to know, meets the approbation of the respectable public of that city.

[From the Boston "Journal," June 11.]

The action of Mayor Alvord meets the approval of the

great majority of the public, including even those opposed to Chinese immigration, as the attempted municipal legislation had taken the form of persecution.

[From the Albany "Evening Journal," June 10.]

The action of Mayor Alvord is right, and we are glad to learn that it meets the approval of the great majority of the San Francisco public, including even those opposed to Chinese immigration, as the attempted municipal legislation had taken the form of downright persecution. The ordinance referred to would have disgraced a nation of barbarians.

[From the Gold Hill "News," June 10.]

Mayor Alvord says, and rightly, that the whole question of Chinese immigration is exclusively under the control of the general Government, and no municipal corporation has any right to interfere and prevent the carrying out of the Federal policy relative to the Chinese.

A SENSIBLE MAYOR.

[From the New York "Herald," June 14.]

Our dispatches from San Francisco announce that the Mayor of that city has performed the sensible act of vetoing two silly ordinances recently passed by the Board of Supervisors. * * * * The Mayor rebukes the Supervisors for putting needless indignities upon the Chinese, and it appears that his course meets the warm approval of the greater number of the citizens of San Francisco. When prejudice runs into persecution, as it seems to have done in California, it is time for honest and brave men, like Mayor Alvord, to put a check upon it.

[From the Washington "Chronicle," June 14.]

The authorities of San Francisco are proposing measures of great severity for the suppression of the immigration of the Chinese.

It appears from the report of the Chief of Police for the fiscal year, 1873-4, that 152 arrests for violating the Cubic Air ordinance were made in July, 1873, and 95 in August, and no more arrests were made during that fiscal year. It can hardly be supposed, that there were no violations of the ordinance, except in these two months. In the report of the Chief of Police for the fiscal year 1874–5, no arrests are specified as made for this cause. If any were made, they

are probably included under the head of "misdemeanors," of which there were 806 arrests and 529 convictions. It is impossible to say how many of these, if any, were for violations of this order, as *all* violations of orders are misdemeanors. It is probable, however, that no arrests were made, as in the report for the fiscal year 1875–6, I find the offense stated under a heading "Lodging Law Violating," but no arrests were made until April, 1876, which was after the passage of the following Act of the Legislature:

On the 3d April, 1876, the Legislature of the State passed an act entitled "An act concerning lodging houses and sleeping apartments, within the limits of incorporated cities." The first section applies to landlords and lessors. The second section provides that any person, or persons found sleeping or lodging; or who hires, or uses for the purpose of sleeping in any room or apartment, which contains less than five hundred (500) cubic feet of space in the clear for each person so occuping such room or apartment, shall be deemed guilty of a misdemeanor, and shall, upon conviction, be punished by a fine of not less than ten (10), or more than (50) dollars, or by both such fine and imprisonment.

The third section requires the Chief of Police to detail an officer "to examine into any violation, and to arrest any person guilty of any such violation."

By section four, hospitals, jails, etc., are excepted.

This act went into effect immediately.

Nothing further was done with respect to cutting off the queues of Chinamen after the veto of the Mayor, until June, 1876, when the vetoed ordinance was introduced into the Board of Supervisors as an amendment to another ordinance. It was introduced by Supervisor Gibbs. It did not elicit much debate. It was stated by him and other supervisors, that it was necessary to resort to this mode of treatment, to enforce the ordinances *by compelling the payment of fines imposed upon the Chinese*, and it was passed for that purpose by a vote of 10 to 2, on the 12th of June, 1876, and signed by the Mayor, A. J. Bryant, on the 14th.

Mr. Gibbs, the author of the ordinance, appeared before the Joint Special Committee of Congress, in response to their request for the attendance of the officers of the municipality, as one of the supervisors. In the course of his testimony he said as follows:

"After coming into the Board of Supervisors, I found our jails were very crowded, indeed. I also found that our ordinances were not effective. They were not enforced. I

called on the Chief of Police, and on the different officers, and asked, as the Mayor was very strenuous in endeavoring to enforce these ordinances, why they were not enforced? They told me it would be impossible to enforce them; that they would have a thousand Chinamen in the jails if they did; that our jails were overcrowded, and that there was a large number of Chinamen. I went to the different jails and saw what was going on, and I saw it was impossible, unless something was done; I then drew up this ordinance, (the queue-cutting ordinance.) I made it general, applying both to whites and to the Chinese in reference to it, and it was a sanitary measure solely, applying to both the whites and to the Chinese.

"*It had the desired effect.* Then our Cubic Air ordinance was enforced; the laws against Chinese gambling were enforced, and a large number were brought up. They would be fined by the Police Court $10, for instance, or $20. The fine was generally $10, and before they would pay their fines they would go to prison and serve five days out, where they had lodging. The Chief of Police informed me that they did not care in winter, but would as leave board it out; that they were accommodated there with better accommodations than they had in their own dwellings, and they were fed there. *This had the effect of making them pay their fines and relieve our jails.*" (Congressional Report, pages 201—2.)

I have thus presented, in the language of the Supreme Court of the United States, (*Scott* vs. *Sandford*, 19 Howard 407,) "the Legislation and Histories of the Times," not to interpret or construe the words employed in the ordinance, but to show "the class of persons" who were "intended to be included in the general words used." As the Supreme Court there say, the public history "displays it in a manner too plain to be mistaken." The Fourteenth Amendment to the Constitution and the Civil Rights bill aim not at the language of laws or measures, but at their *object, purpose and effect.*

B. S. BROOKS.

San Francisco, June 25, 1879.

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San Francisco. Engineer

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THE

CITY ENGINEER'S

COMMUNICATION

TO THE

COMMON COUNCIL OF SAN FRANCISCO,

IN RELATION TO

STREET GRADES,

May 22, 1854.

SAN FRANCISCO:
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CITY ENGINEER'S OFFICE,
San Francisco, May 22, 1854.

To the Honorable the Common Council:

Gentlemen:—In the performance of the duties of my office, I conceive it to be incumbent upon me to notice a document lately published by your order, proposing extensive modifications of the present System of Grades as established by Ordinances Nos. 350 and 425; said document being signed by Messrs. Barnard, Arrowsmith and Hardie, a Committee selected to report upon the present System of Grades of the City.

I feel less reluctance in reviewing their Report, from the fact that the above named gentlemen appear to have taken their description of the subject entrusted to their supervision from a portion of the public press of this City, and have seen fit to characterise the established Grades of the streets as the "Hoadley Grades," rather than as the Official Grades—which they have been since the 29th of last August;—endeavoring thereby to attach the "odium" of *adopting* a System of Grades which does not meet their *disinterested* approval, entirely upon myself.

I have no disposition to shrink from any responsibility which I may have incurred in this matter, but am ready and willing, on all proper occasions, to defend the accuracy, the propriety, as well as the beauty of the "Official Grades."

To show some of the liabilities to which the City would be subjected by the modifications proposed, to point out a few of the most glaring defects of their Report, and answer some of the objections to the established Grades, is the object of this communication.

For the better understanding of the subject, I will refer to the acts of the Common Council in 1850. In that year a Joint Resolution was adopted authorising the improvement of the streets under the supervision of the County Surveyor and the Street Commissioner. Under this authority profiles of Grades were drawn for Montgomery, Kearny, and the intervening streets, which, in the main features, were unobjectionable, and which, if they had been carried out, would at this time have required little or no alteration of those streets.

But other councils prevailed: a temporising policy was adopted—the grade of Sacramento and Jackson streets was reduced from three to five feet, and in some instances after buildings had been commenced. Many of the residents of the City at that time will remember the twist in Sacramento street, and the ridicule which was thrown upon the biased street. This temporising policy has been the bane of this City in other matters, as well as in street grades and improvements.

In the spring of 1853, public attention was drawn to the subject of establishing a permanent grade of the streets of the City, and the Common Council of that year advertised for proposals to do the field work and make the necessary drawings, and also to recommend a suitable grade for all the streets of the City within certain limits.

The contract was awarded to William P. Humphreys and myself. The contract required us to draw profiles, &c., of all the streets included between Larkin street on the west, Johnston street on the southwest, and the Water Front. We were allowed two months to complete our labors. We associated with us informally Mr. J. G. Hubbell, a practical Civil Engineer. The result of our labors was an entire unanimity upon the subject, which was in no degree the result of concession. In addition, we had the opinion of one of the most eminent Civil Engineers of this City, and his opinion coincided generally with our own. Our report upon the subject was adopted by the Common Council after nearly two months' deliberation.

Having recited enough of the previous history of Street Grades, I now propose to review some of the features of the Report before alluded to.

After quoting a portion of the Reports of Mr. Humphreys and myself, they say—"These are the sole principles which governed those Engineers in their task of establishing suitable, proper and permanent grades for the streets of the City of San Francisco." How do they know they were the "sole principles?" by what authority do they make such a sweeping assertion? Was it necessary to recite the whole of the rudiments of street engineering in that Report?

I trust to be able in this review to show that there were other and important principles which governed the action of the former Board of Engineers; principles which the last Board have entirely disregarded.

Before entering upon the discussion of the more important principles of Engineering as applied to Cities, I will endeavor to dispose of some of the propositions (principles I will not call them) contained in their Report.

After stating first, "We make no important changes in streets already graded on the 'Hoadley grade,'" they proceed. "Second, we preserve all the hills as near as possible to their very summits, causing the streets to pass over them with as little modification as is consistent with harmony in the mutual intersections. In carrying out this principle we have taken care to provide some few avenues across the hills with easy grades, Powell, Bush, &c., and have so arranged the streets that there is no location upon them which cannot be reached by some accessible avenue."

How reached on a street inaccessible? If an intervening portion of a street between crossings is inaccessible, how is the intervening four or five hundred feet to be reached? by sliding from the top or by ascending the proposed "steps for pedestrians," which will require to be five hundred feet in length in some instances. Have they calculated the danger of accidents on such proposed steps? Yet Telegraph Hill, surrounded by such places of access, is proposed as a "pleasure ground," a place of resort for nurses and children.

Again, they propose grades over the hills of one to five and a half, and even of one to four and a half, which they characterize as "accessible to light vehicles." Suppose such streets are barely accessible, have they calculated the danger of accidents ascending and descending with such vehicles? Will they please to state how much more than an *empty coach* a pair of good horses can haul up such a grade? Or will they inform the public what will prevent a coach from overturning if the animals, unable or refusing to proceed, should back the coach crossways on such a grade? Again, I find by their report, they propose one hundred and thirty-six feet above base as the crossing of Montgomery and Greenwich streets. This requires a cut of eleven feet on one side and a fill of twenty-two feet on the other. The surface of the hill is nearly a *natural slope*, or as steep as earth will retain its position. How do they propose to retain Montgomery street in its place?—doubtless by bolting it on to the side of Telegraph Hill.

Again, they propose to reduce the grade of streets near the base of Telegraph Hill from five to eighteen feet below the established grade, for what reason I am unable to determine, except it be that it will yield a few more "tons of ballast," and leave by the same process a longer "flight of steps" up the face of a bald rock of no earthly value, and of at least questionable beauty? At the same time they propose to raise the grades on the narrow strip of land known as Rincon Point, from twenty to forty and even fifty feet above the official grade at or near the beach, and where there would be a lack of material to make the

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required filling according to the established grade. Why is this? Is it to render the filling in of water property at that place so expensive as to destroy its value for many years to come?—to make the approaches so steep as forever to debar it from becoming a commercial portion of the city? Would not the same policy that would recommend the reducing the grades at the base of Telegraph Hill, have the same effect at the base of Rincon Point?

But I turn from deep cuttings, high embankments, and steep grades to another portion of the subject. The propriety of street railroads has agitated the public mind for a few years past in the eastern cities, and it is now almost universally conceded that on the great thoroughfares where the grades will admit, they are cheaper, safer, more expeditious and agreeable modes of communication than any other. There are three avenues leading out of this City in the great line of travel, to wit: Market, Mission and Howard streets, which are eminently fitted for this purpose. The greatest objection to Market street was the grade between First and Third streets, being an ascent of one in fifty-five. But Market street was too level to suit the views of this Board of Engineers, and that too must be twisted over the sand hills to conform to Hogarth's line of grace, to the ascent, in one portion, of one to seventeen, nearly.

Again, it is well known to those who have visited Yerba Buena cemetery that a large number of the graves have been for some time under water. The effect of the proposed alterations in Market street, and the adjoining streets, would be to permanently retain such a pond through the wet season; besides the whole amount of the excavation is required in the immediate neighborhood, to wit: in the Mission street swamp. Doubtless many of the minor objections to their report arise from the very limited knowledge of the country to be obtained by the bare profile or strip level through the centre of the streets.

I have mentioned that two months were allowed the first Board of Engineers to complete their labors. To a stranger to the location, that length of time would have been very limited. To me it was amply sufficient, having been conversant with the entire area for nearly four years, and for a large portion of the time daily traversing the same, so that when the profile of any street was before me, I knew at a glance the relative position of the surrounding country, without the necessity of a personal inspection of the ground.

There is another branch of their Report which belongs most appropriately to poetical Engineering. Rome, with its "seven hills," is brought in to play a part, but the poetry is destroyed when it is known that since the days of the Emperor Augustus,

but one of the seven hills remain, six having been graded and a system of sewers constructed, some of which still remain in good preservation. The one hill of Rome is but forty feet high above the surrounding country, or one-eighth the height of Clay street hill at the Official Grade. "'Genoa la Superba,' where the buildings rise gradually from the water to a great height, so that nearly every house is visible from the Bay,"—such will also be San Francisco at the Official Grade, and not as Nature left it, with a few inaccessible points covering the entire view for two or three times the amount of territory in the rear.

There is no monotony either in the established Grades, except the ascent is fixed one to eight and one-fourth in ascending the hills; the Grades varying between that and level, according to the surface of the ground.

If Genoa acquired the title of La Superba, in several centuries, San Francisco will be La Superbissima in the half a one.

"But Pisa, a fourth-rate city, has the more questionable advantage of flatness." If six hundred and forty feet ascent in a mile is to be considered as flatness, I ask in all conscience what is requisite to constitute a hill?

Edinburgh, too, a fourth or fifth rate commercial city of the old world, is a model for the formation of San Francisco—destined as it is, to be the metropolis of the western slope of this Continent—Edinburgh! which is described by a late traveller, as "A City where the smoke of your neighbor's chimney comes in at the parlor window, and the slops of the kitchen go down your neighbor's chimney."

The Report in question is equally unfortunate in allusion to American cities. Boston, formerly called Tremont, from its three hills—none of them exceeding one-third the height of the hills of this City, even at the Official Grade: Fort Hill, once the "Court end of the town," is so no longer; splendid edifices, once the abodes of the wealthy, are now occupied by the laboring population at half-rent, half paid; and it is now in contemplation to cut down Fort Hill. New York, and Brooklyn Heights must yield to the point of utility. Philadelphia and Baltimore have been or are in process of grading. Cincinnati, the Queen of the West, which in formation of hills very much resembles San Francisco, has been and is in process of grading, requiring fillings of over forty feet, and excavations of one hundred feet, involving the destruction of whole blocks of brick buildings.

If such acts have been found necessary for a City on a navigable river two thousand miles in the interior, what is to prevent the like results in San Francisco?—the *Seaport* of the Pacific

slope of this Continent—destined, when the great inter-oceanic Railroad shall be constructed, to outstrip all other Cities in the speed of its growth, as it will rival them in the beauty of its location.

But I have already swelled this communication beyond the intended limits without touching upon the real questions of interest and utility involving the true principles of *Civil* Engineering.

The report in question objects to the adoption of "extreme high tide," and substitutes "*mean high tide*" as an index to judge of a certain arbitrary base line. Does a citizen of San Francisco propose to erect a building on the commercial section, what is to him the most interesting question on that subject? Is it the height of "mean tide," or does he require to know the point of comparative safety, the highest probable tide?

"But no monuments have been erected to designate the grade!" Would they require the erection of monuments of stone at the street crossings with the elevations *chiseled* upon them when numerous brick and stone buildings are furnished to hand? Stone fenders at the street corners afford another object of reference.

Oh! their elevation is known only to the Engineers. To obviate this objection I will now certify officially, that the elevation of the top of the stone fender at the northeast corner of Kearny and Merchant streets, front of the Union, is 30,888 feet above the official base. The cutting down of the hills will "subject the City to an inundation of sand," and terrible calamities might befall "the shipping" from the increased force of the sea breeze.

Such arguments are not worthy of a serious consideration.

I come now to speak of the most important principles, in truth, the great principle which should have a controling influence in determining the whole question of street grades, a principle, which although not explicitly expressed in the reports of the first Board of Engineers, I trust to be able to show was not entirely lost sight of. The true point of economy in scientific *civil engineering*, where the circumstances will admit of it, is to make the excavation equal to the embankment. The practical demonstration of exact equality in the peculiar circumstances of this case is impossible, or at least would involve an unwarrantable expense, but an approximate estimate near enough for all practicable purposes is easily obtained.

Upon referring to the official map of the City I find there are 672 fifty vara lots unfilled between the beach and the established water front of the City, fully equal with the intervening streets to 336 acres. I estimate average fill of this section of twenty-

one feet, with streets to grade and lots above high tide; making eleven million three hundred and eighty-three thousand six hundred and eighty cubic yards of filling. I estimate the filling the valleys along the slopes of Russian and Clay street hills and North Beach, at one million sixty-four thousand eight hundred cubic yards. The portion of the City inside of the beach and south of Bush street, will very nearly grade itself, the excavation equalling the embankment. In a few years a sea wall will require to be constructed the entire water front of the City of almost five miles in length. Some portion of it is almost imperatively demanded at this moment. This I estimate will require two million four hundred and sixty-four thousand cubic yards of rock. Another item will be the eventual construction of a breakwater from the north end of Russian Hill, in the direction of Hyde or Larkin streets, as a protection to North Beach from the west winds and swell of the ocean. Such a work would be a legitimate object of construction by the U. S. Government; the materials would be very naturally obtained from the neighboring hill, say 500,000 cubic yards. To sum up filling required, I estimate nearly fifteen and a half millions of yards. Does any one doubt it will be required? No citizen of four or five years' residence can doubt it. It is only a question of time, and what a few years will most assuredly accomplish. How is the material to be obtained—by retaining the "inaccessible" hills within the City limits, compelling the owners of water property to obtain material for filling from the interior by long hauling, or from the opposite side of the bay by boats?

On pages 13 and 14 of their report occurs the following passage—"Although the amount of cutting and filling required by our system of grading is probably not one hundredth part of that required by the present," &c.

For the truth of this assertion I refer to the profiles on which the proposed modifications have been drawn, and as near as I can judge, the amount of excavation has been reduced eighty per cent. The embankment has been reduced in the deep valleys and foot slopes of the steep hills in the neighborhood of the excavation, while in every instance where modifications have been proposed along the water front, the grades are raised, requiring in the aggregate a largely increased amount of filling over the established grade.

I will now examine into the important consideration of where the fifteen and a half millions of yards of material is to be obtained. The hills west of the City, and Telegraph Hill, must furnish the great mass; for, as stated before, the remainder of the City will barely grade itself. I make the amount of exca-

CALIFORNIA

vation of streets and lots to the established grade on the hills west of the City, eight millions six hundred and seventy-three thousand two hundred and eighty cubic yards; and on Telegraph Hill, to the same depth, nine millions four hundred and eight thousand two hundred and forty cubic yards. Total excavation, eighteen millions eighty-two thousand two hundred and forty cubic yards—making in round numbers, two and a half millions of surplus, or seven to eight millions tons of ballast—probably ten, perhaps twenty years' supply. But I trust I have said enough to convince your honorable body that the Report in question is founded in no principles of scientific *Civil* Engineering; that it is incorrect in its assertions; (that it is imperfect in its details, I refer you to the profiles); and that it is not in accordance with any scientific teachings, or works on the subject, I refer you to the various authorities, the best of which, perhaps, and one of the most modern, is entitled "Roads and Railroads," by William M. Gillespie, Professor of Civil Engineering in Union College.

The establishment of permanent grades, is a very different matter from their application. The first act is the law, the second is its execution.

The law in this respect should be based on scientific principles—certainty is worth millions, while continued alterations are ruinous to property holders, and subversive of the best interests of the City. The time of execution may be half a century—as the material is required to fill in the Bay, the hills are relieved of their inequalities, rendering the one beautiful, and both useful.

With regard to the payment for Street Improvements, etc., the Charter provides the mode of making assessments. But as I have already extended this communication beyond the intended limits, I may make that and the question of damages by the proposed modifications, where buildings have been erected to the Official Grade, the subject of another communication.

Trusting that your honorable body will receive this communication in the same spirit that dictated it, viz: a sincere desire to advance the best interests of the great and growing City of San Francisco, I remain yours and the public's obedient servant.

MILO HOADLEY, *City Engineer.*

OFFICE CLERK COMMON COUNCIL,
San Francisco, May 23, 1854.

In Joint Convention of the Common Council of the City of San Francisco, May 22d, 1854,

Read, and on motion, the Clerk instructed to have 2000 copies printed, in pamphlet form, for general circulation.

ROBERT C. PAGE, *Clerk.*

SAN FRANCISCO CITY WATER WORKS.

WATER RATES,

RULES AND REGULATIONS,

ADOPTED BY THE DIRECTORS

MAY 1, 1861.

SAN FRANCISCO:
AGNEW & DEFFEBACH, PRINTERS, CORNER OF SANSOME AND MERCHANT STREETS.
1861.

SAN FRANCISCO CITY WATER WORKS.

The following Monthly Rates are established by the Trustees of the San Francisco City Water Works, to take effect May 1st, 1861.

TARIFF OF RATES.

SECTION 1. For *Tenements* occupied by a single family, of not more than five persons.

GROUND SURFACE COVERED BY TENEMENT.	One Story.	Two Stories	Three Stories	Four Stories	Five Stories
Up to 400 square feet...	$1 00	$1 25	$1 50	$1 75	$2 00
400 to 500 " " ...	1 25	1 50	1 75	2 00	2 25
500 to 600 " " ...	1 50	1 75	2 00	2 25	2 50
600 to 700 " " ...	1 75	2 00	2 25	2 50	2 75
700 to 800 " " ...	2 00	2 25	2 50	2 75	3 00
800 to 900 " " ...	2 25	2 50	2 75	3 00	3 25
900 to 1000 " " ...	2 50	2 75	3 00	3 25	3 50
1000 to 1200 " " ...	2 75	3 00	3 25	3 50	3 75
1200 to 1400 " " ...	3 00	3 25	3 50	3 75	4 00
1400 to 1600 " " ...	3 25	3 50	3 75	4 00	4 25
1600 to 1800 " " ...	3 50	3 75	4 00	4 25	4 50
1800 to 2000 " " ...	3 75	4 00	4 25	4 50	4 75
2000 to 2200 " " ...	4 00	4 25	4 50	4 75	5 00
2200 to 2400 " " ...	4 25	4 50	4 75	5 00	5 25
2400 to 2600 " " ...	4 50	4 75	5 00	5 25	5 50
2600 to 2800 " " ...	4 75	5 00	5 25	5 50	5 75
2800 to 3000 " " ...	5 00	5 25	5 50	5 75	6 00
3000 to 3200 " " ...	5 25	5 50	5 75	6 00	6 25
3200 to 3400 " " ...	5 50	5 75	6 00	6 25	6 50
3400 to 3600 " " ...	5 75	6 00	6 25	6 50	6 75
3600 to 3800 " " ...	6 00	6 25	6 50	6 75	7 00
3800 to 4000 " " ...	6 25	6 50	6 75	7 00	7 25

SEC. 2. *Families* of more than five persons shall be charged for each person above that number..... $0 25

SEC. 3. *Bathing Tubs*, in private houses, for each tub.. 1 00

In public houses, boarding houses, bathing establishments and barbers' shops, each..... 2 00

Swimming baths chargeable according to the quantity used.

SEC. 4. *Bakeries*, according to the monthly use of flour, for each twenty-five barrels..... 1 50

SEC. 5. *Boarding Schools* subject to the discretion of the Water Registrar..... $3 to $25 00

SEC. 6. *Building Purposes* by special contract.

SEC. 7. *Fountains.* By special contract only, according to the quantity used, but no fountain will be permitted on any premises where water is not taken for other purposes, and in quantity sufficient for those purposes; and if the water from the jet or fountain be permitted to flow into premises adjacent to, or in the neighborhood, where it may be used for other purposes, the supply will be stopped and the amount of payment forfeited.

SEC. 8. *Horses*—Private, including water for washing carriages, for one horse..... 1 00

Each additional horse..... 50

For *Livery Stables* (including water for washing carriages) for each horse..... 75

For Omnibus and Stage Stables, each horse..... 50

For Truckmen's Cart and Saddle Horses 50

Provided that in no case shall any stable be charged less than..... 1 00

SEC. 9. *Horse Troughs.* For each trough on the sidewalk..... $2 00 to 20 00

SEC. 10. *Hose.* On premises not having a front of more than twenty-five feet, for the right to attach a hose not

exceeding three-eighths of an inch orifice, for washing windows or sidewalks, in addition to the charge for other uses..... $50

Premises above 25 feet front subject to an increased rate, proportional to increased front.

SEC. 11. *Hotels, &c.* Hotels, taverns, and boarding houses, not including water for baths, or for uses without the house, shall be charged for each bed for boarders and lodgers within the same, in addition to the rates for private families..... 25

For each day boarder..... 20

SEC. 12. *Lodging Houses.* In addition to rate of family keeping the house, for accommodation for each person within the same..... 20

SEC. 13. *Irrigation.* For gardens and grounds not more than 25 square yards in area..... 25

From 25 to 50 square yards..... 50

From 50 to 75 " " 75

From 75 to 100 " " 1 00

Between 100 and 200 square yards, one cent per square yard.

For the excess over 200 square yards, three-fourths of a cent per square yard.

SEC. 14. *Porter Houses, Groceries, Refectories,* etc., shall be charged at the discretion of the Water Registrar..$1 to 20 00

SEC. 15. *Printing Offices* at the discretion of the water Registrar.

SEC. 16. *Railroad corporations* rate subject to special agreement, in accordance with the quantity of water used.

SEC. 17. *Steam Engines,* according to the quantity used, at the discretion of the Water Registrar.

SEC. 18. *Stores, offices, warehouses and tenements,* not included in any other classification, and requiring only an ordinary amount of water, at the discretion of the Water Registrar.....$1 to $50

SEC. 19. *Street Sprinkling.* For each 100 square yards, payable in advance for the *sprinkling season*, and no sprinkling allowed excepting for the entire block. The sprinkling season, each year, to be from March 1st to Nov. 1st., per month.....$2 00

SEC. 20. *Water Closets.* For each water closet, public, 2 00
For each water closet, private 50

SEC. 21. For large quantities of water,* when the quantity used does not exceed 15,000 gallons per month, there shall be charged for each 1000 gallons consumed, as ascertained by meter or otherwise..... 1 25
When the quantity is over 15,000 gallons per month, for each 1000 gallons..... 1 00

For water used for manufacturing and mechanical purposes under ten thousand gallons per month, $1 per 1,000 gallons; above 10,000 gals. per month, 75 cts per 1,000 gallons.

SEC. 22. The Board of Trustees shall have power in all cases to ascertain by metres the quantity of water used by any consumer and to establish a rate for that consumer in accordance with the quantity so ascertained instead of the special rate given above.

SEC. 23. For water required for purposes which are not specified in the above tariff, the rate shall be fixed by the Water Registrar.

SEC. 24. The Company will insert the tap and introduce the service pipe to the curbstone, by their authorized tapper. The remainder of the service pipe to be at the expense of the consumer.

SEC. 25. The Water Registrar will, upon personal examination of the *premises* of any applicant for water, fix upon *its* rate, his decision being subject to modification by the Board of Trustees.

*Exclusive of the supply upon wharves and to shipping, which is subject to special rates.

SEC. 26. All water rates under two dollars per month are payable quarterly in advance; rates above two dollars per month, payable monthly in advance.

Payments will not be received for a less period than one month. Applicants for water at any time after the first day of any month shall pay their rates to the end of the following month or quarter, being charged for the fractional part of the month or quarter in proportion to the monthly or quarterly rate. Quarterly consumers discontinuing the use of the water, before the end of the quarter, will be entitled to have their money refunded for the non-expired term, unless the water is shut off for violation of the rules; in which case no return will be made.

RULES AND REGULATIONS

ADOPTED BY THE BOARD OF TRUSTEES OF THE SAN FRANCISCO CITY WATER WORKS.

1. No person or family supplied from the Works, will be permitted to use the water for any other purposes than those stated in his application, and expressed in his permit, nor to supply water in any way to other persons or families.

2. No person shall tap any main, and no addition or alteration whatever, in or about any tap, pipe or water cock, shall be made or caused to be made by any person, without the written permission of the Water Registrar.

3. All persons taking the water must keep their own service pipes, including any area beneath the sidewalk to the curbstone, in good order and free from leakage, and will be held liable for all damage which may result from a neglect to do so.

4. No hose shall be used for sprinkling the streets except by special contract.

5. Stopcock caps at the curbstone, and hand hose caps must be kept in good order, and not allowed to project more than three-fourths of an inch above the side walk.

6. Taps at wash basins, water closets, baths, and urinals, must not be left running. The use of self-acting water closets and urinals is prohibited, and where they have been introduced they must be removed immediately.

7. Applicants for water, and water consumers, shall answer without concealment all questions relative to the purposes for which water is or is to be used, and the owner of any premises shall upon the application for water, either by himself or his tenant, sign an agreement that the water may be introduced, and at any time shut off for non-payment, or violation of these rules.

8. Consumers shall give immediate notice at the office of the Company of any leakage of water from their service pipes.

9. Where more than one family or consumer use water from the same service pipe, or when a tap or other fixture is so situated as to be exposed or liable to be used in common by different families, or for different purposes, all such families or purposes must be entered and included in one bill, and some one individual must become responsible for the payment of the entire amount of water rent and for the proper use of the water.

10. All consumers having arrangement for hot water must have a tank from which to feed the boiler. The Company will not be responsible for the safety of boilers on the premises of any consumer.

11. For any violation of the above rules, the water shall be shut off; and shall not be turned on again without satisfactory assurance of an intention on the part of the delinquent to comply with the regulations, and the payment of one dollar and fifty cents for closing and opening the street stopcock.

12. If within ten days after water rents shall be due, the parties owing such rents shall neglect or refuse to pay said water rents, the water shall be shut off, and not turned on again except upon the payment of all arrearages, and in addition thereto one dollar and fifty cents for closing and opening the street stopcock, and fifty cents for cost of collection.

13. Whenever there is a cistern upon any premises shut off for violation of the rules, or for non-payment of rent, the parties occupying such premises, shall, upon having the water turned on, pay not only the water rent, as in usual cases, but for the amount of water used from said cistern during the period which the water was shut off.

14. The Trustees, Engineer and Registrar, and every person delegated by them for that purpose, to have free access, at proper hours of the day to all parts of every building in which water is delivered and consumed, for the purpose of inspecting the condition of the pipes and the manner in which the water is used.

15. No person or persons, (except a fireman in discharge of his duty,) shall, without a written permit from the Engineer of the works, open, or in any way tamper with, any fire hydrant, stopcock, or aircock, connected with the mains of the San Francisco City Water Works.

16. No person or persons shall place upon or about any hydrant, water gates, or stopcocks, connected with the water pipes of the San Francisco City Water Works, any building material or other substance, so as to prevent free access, at all times, to the same.

RULES AND REGULATIONS

TO GOVERN THE PUTTING IN OF SERVICE PIPE IN CONNECTION WITH THE MAINS OF THE SAN FRANCISCO CITY WATER WORKS.

1. On and after May 1st. 1861, all plumbers performing any service pipe or plumbing work for the San Francisco City Water Works will be required to observe the following rules of the Board of Trustees with such new rules or amendments as may from time to time be adopted by the Board.

2. No street, lane or alley, or other public place, shall be opened, or pipes bored, or attachments made to any of the water pipes belonging to said Works, unless under the direction or by the consent of the Registrar of the Works; nor shall it be allowable for any person or persons to enter and conduct water from said pipe to any hydrant, bath, water closet, plug or for any other purpose whatever, except in accordance with the *written* consent of the said Registrar.

3. No ferule shall be entered in any premises where a ferule has been previously inserted or water conveyed, for the purpose of giving an increased or additional supply, except in conformity with, and subject to, the rules and regulations of the Works. Nor shall any change of ferule be made to any premises where the use of water has previously been had or obtained, until the ferule previously used shall have been drawn, and the opening where such ferule was inserted shall have been stopped with a suitable plug, at the expense of the party asking such change. All mains having bands, must, if connected with by service pipe, be tapped at the band.

4. No service pipe shall be permitted to enter any two distinct premises or tenements, the water rates of which are paid by different persons, unless separate and distinct stopcocks shall

be placed on the outside of such premises, on the sidewalk, or in the alley opposite the same.

5. No ferule shall be inserted in any of the leading mains, above the size of five-eighths of an inch diameter of inside opening, and in all cases where ferules of a larger size are needed, permits will be granted to insert two or more ferules, to be connected with the service leading to the curb, on condition that the parties procuring such grant shall pay the expense of inserting the extra ferules, with other charges necessary to connect with the line of service pipe.

6. In removing pavements or planking for the purpose of inserting ferules, making attachments or repairs, the earth, stone, gravel or planks must be deposited in such manner as to guard against inconvenience to the public, by obstructing streets, alleys, or sidewalks, nor shall the hole in any street be left open during the night.

The earth must be well rammed when returned to the trench, and the paving or planking restored to as good condition as it was before the street was opened for putting in the pipe.

7. Returns of service pipe work done shall be made by the plumber doing the work within forty-eight hours after the completion of such work, nor shall the water be let on to any premises until full returns are made by the plumber, in accordance with the rules and regulations herein prescribed. And it shall be the duty of the Registrar to see that this rule is strictly complied with in all respects, and plumbers, in making such reports or returns of permits, shall make accurate and complete measurement of the position of the ferule and service pipe, and give the same in writing on the back of the return, referring the position to land marks readily accessible.

8. No plumber or other person shall make any attachment to an old pipe or other fixture which has been shut off by the rules of the Works, or which is out of use, without having first obtained a permit or re-issue, nor shall any plumber or other person make any alteration in any of the conduit pipes, or other fixtures attached to the Water Works, so as to conduct water

into adjoining premises, without a written permit so to do, signed by the Registrar.

9. No person shall place a tap in a front yard or common area of any premises, so situated as to be accessible to persons living or occupying neighboring premises, and the water shall not be allowed to pass to such tap, or if turned on to any tap hereafter put in, shall be shut off until such tap is removed to some unexposed place on said premises.

All attachments to mains, by ferule or otherwise, as well as the running of service pipe to the curbstone will be done for the San Francisco City Water Works, under the supervision of the Water Registrar, and unless extra ferules or a pipe larger than half-inch diameter are needed, will be performed at the expense of the Works.

10. All service pipe, of whatever nature, put down and attached to the Water Works, shall be of a strength equal to the standard adopted by the Engineer of the Works, and all service pipe beneath the surface of the street shall be laid at a depth below the upper surface of the paving or planking of the street of at least two feet, unless the main from which it runs is at less depth, in which case it will conform in depth as nearly as possible to the top of the main.

STANDARD OF WEIGHTS FOR LEAD SERVICE PIPE.

When the ground floor of the premises is at a hight above the base of City Grades of	Weights per foot of lead pipe of different diameters which will withstand the head of water.									
	⅜ in.		½ in.		⅝ in.		¾ in.		1 in.	
	lbs.	oz.	lbs.	oz.	lbs.	oz.	lbs.	oz.	lbs.	oz
between 0 and 50 feet,	1	5	2	0	2	12	3	8	4	11
" 50 and 90 feet,	1	2	1	11	2	6	3	3	4	1
" 90 and 130 feet,	1	8	3	0	3	8	4	12	6	0
" 130 and 200 feet,	1	5	2	0	2	12	3	8	4	11
" 200 and 240 feet,	1	2	1	11	2	6	3	3	4	1
Above 240 feet,	1	0	1	5	2	3	2	10	3	7

CAUTION.

All persons having plumbing done in their buildings to connect with our works will insure their own safety and convenience by attending to the following directions :

1st. Be sure you trust your work to none but competent plumbers ; and that no lead pipe on your premises is connected with our works unless it is equal to the standard weights which we have adopted. These weights are given above.

2d. Have a stopcock *on your pipe* as near the sidewalk as convenient, to enable you to shut off the water in case of accident to your pipe. The cost of this stopcock is but trifling and it may prevent serious damage to your building.

3d. In case of any stoppage in your pipe or complaint of water, give immediate notice of the same at the office.

4th. We will give architects, plumbers, and water consumers any information they may require in reference to weight or quality of pipe needed in any particular locality, upon application at the office.

C. W. BOYNTON,
Engineer S. F. C. Water Works.

OFFICE WATER WORKS,
194 Montgomery Street.

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ACCIDENTS

ON

STREET CABLE RAILROADS.

ACCIDENTS ON STREET CABLE RAILROADS.

January 4, 1887.

Shortly after four o'clock yesterday afternoon, as car 58 of Sutter Street line was on its way to the ferry, it collided with a truck which was standing on the track near Battery Street. The front dashboard was badly smashed, and the passengers badly frightened.—[Daily Report.

January 8, 1887.

A dummy on Sutter Street ran into a truck near Dupont Street yesterday afternoon. The conductor instead of remaining on the car and applying the brakes, jumped off to avoid danger.—[Daily Report.

The horses attached to a Polk Street car ran away, and two female passengers were thrown down while trying to escape from the car. One had her chin cut.—[Daily Report.

January 11, 1887.

Eight A. M. At the corner of Geary and Dupont Streets, dummy 10 of the Geary Street line collided with car 13 of the Turk Street line and broke the pole.—[Daily Report.

January 12, 1887.

About five o'clock this afternoon, as dummy 9 of the Sutter Street road approached the engine house, west bound, the gripman failed to let go the cable at the right time. The grip struck the bumper with great force, breaking it in pieces and smashing the windows in the car. A lady passenger was thrown to the ground by the force of the collision and seriously injured, while two others were badly shaken up.—[Daily Report.

January 13, 1887.

About nine o'clock last night, car 6 of the Geary Street line, at the corner of Taylor Street, ran into an old man who was crossing the track. He was picked up and conveyed to the doctor's office, where the wounds on his head were dressed.

January 14, 1887.

At eight P. M., car 15 of the Sutter Street line was stopped on Post Street, near Polk, by the failure of the gripman to catch the rope when starting. Before he recovered the cable, dummy 3, car 3, came down Polk and ran into car 15, smashing the dashboard and breaking the drawbar and windows of 15 car. The headlight on the dummy was also smashed.

January 15, 1887.

About eleven o'clock, Saturday night, the grip on dummy 21 of Sutter Street, was broken, near the corner of Polk. Its removal caused a short delay.—[Daily Report.

Sunday, January 17, 1897.

A similar grip was broken about seventeen yesterday by the bumper on head of the conveyance a wheel on Victor Street. Several ladies who were on the footway when the collision occurred received quite a fright in the shaking up and were badly frightened.—Evening Report.

January 18, 1897.

As per [illegible] North South and Mission was running into Kearny Street. Quite right around this morning, it was struck by January 10, on the Geary Street road, and a lady a few seconds knocked to the side panel. The gentleman in the Kearny Street car, however, received no unpleasant shaking up.—Daily Report.

January 19, 1897.

Yesterday afternoon January 19 on the Valley Street line the last car headed to East to receive shunting car from off the country and getting a knocked to by passengers a Daily shaking up.

It seems [illegible] and Kearnyites between Mission January No. 2 was [illegible] opposite the Kearny Street office, throwing the men out upon the sidewalk and severely injuring him. A lady who was sitting in the car was thrown against the window, breaking it and cutting her face. Several witnesses were looking in the car.—Daily Report.

January 20, 1897.

An January No. 1 on the Geary Street line was coming to Fifty Last Thursday, a newsboy, running afterward, the previous failed to the car signal, as a good report was running in front of him. The driver was the motion, running away through to the sidewalk and pulling. Fortunately nobody was injured.—[illegible]

Many years a track and three months last evening a Larkin Street cleaning going north was run and turned through Street car at Stockton Street, an unpleasant accident. A lad reports said to be under what I could be taken to the scene. The Kearny Street car had the right of way. But the Larkin Street gripman, when he saw it coming, let go and was reaching the speed of the time.—[illegible]

A Larkin Street car was going on Polk Street between Jackson and Pacific about half-seventh, because the car to clang, but we have not to manage the brake. The passengers were [illegible].

A [illegible] Street gripman ran the Kearny line a smash to-morning at Bay Street, all the time street, yesterday morning, at the corner of Sutter Street, taking every [illegible] and of the street.—[illegible]

January 21, 1897.

The Larkin Street, a Geary Street cleaner ran into the rear, at Larkin Street, smashing the grip and shattering the dasher.

At the Larkin Street a Larkin Street cleaner failed to stop in time, when approaching Stockton Street, through the carelessness of the driver the wheel on the left side was broken. Both cars were delayed for some time.

Leaving the Larkin Street Station running into Last the motorman dropped the lever and it struck a lady passenger on the leg.

inflicting a severe flesh wound. She was taken into a drug store, at the corner of Birch Avenue and Larkin Street, and Dr. Soule dressed her wound, which he hopes will not prove dangerous.—[S. F. Chronicle.

January 31, 1887.

There was a number of accidents on Sutter Street yesterday. Early in the morning, a Larkin Street dummy collided with a bumper, and lost a grip. It was taken in for repairs.

About five o'clock in the evening a Sutter Street dummy struck the bumper in front of the company's office with great violence. A couple of ladies were thrown to the pavement, and received some bruises and scratches on their faces. About the same time, a dummy ran into a buggy at the intersection of Ninth and Mission Streets, throwing out the occupants, J. Lutz and Caspar Redmur, but not seriously injuring them. A crowd gathered, and some shouted "Hang the gripman," whereupon that individual drew a pistol. The crowd used no other weapons than words, however.—[S. F. Chronicle.

December 23, 1886.

At four o'clock P. M. a butcher wagon was crossing Geary into Kearny, when 15 of the Geary Street line ran into it, hurting a lady and child on the dummy and throwing the driver of the wagon to the ground. At nine o'clock and thirty minutes Geary Street dummy No. 10 ran into North Beach car No. 13; broke the side in.

December 30, 1886.

As a train was approaching the turntable at Central Avenue the gripman failed to let go the cable and the dummy ran into the turntable, smashing the grip and throwing the gripman down and hurting his hand, and injuring two ladies.

January 18, 1887.

This morning at nine o'clock and thirty minutes Geary Street car dummy 13 ran into a Fourth Street car; knocked the whole end out.

December 17, 1886.

A green driver let car No. 9 loose on Polk Street, west of the company's office, and it ran down to Polk Street and off on to the cobblestones. A number of ladies who were in the car were badly shaken up.

At two P. M. dummy 14 of Sutter Street ran into car 9 of the North Beach line, badly damaging the North Beach car and completely turning the dummy around, and breaking it so that it had to be taken to the shop for repairs.

December 20, 1886.

At three o'clock and thirty minutes, a Larkin Street car ran into a piece of iron which was against the Turk Street track, breaking the grip, several panes of glass, and injuring a lady and a policeman.

December 24, 1886.

At five o'clock, one of the green gripmen on the Larkin Street line failed to stop his car at the Market Street crossing; a Market Street car came along and ran into the Larkin Street car, completely wrecking it.

Sunday, January 17, 1887.

Another grip was broken about noontime yesterday by the bumper in front of the company's office on Sutter Street. Several ladies, who were on the dummy when the collision occurred, received quite a lively shaking up and were badly frightened.—[Daily Report.

January 18, 1887.

As car 13 of North Beach and Mission was turning into Kearny Street, about eight o'clock this morning, it was struck by dummy 10, on the Geary Street road, and a hole a foot square knocked in the side panel. The passengers in the Kearny Street car, however, received an unpleasant shaking up.—[Daily Report.

January 19, 1887.

Yesterday afternoon dummy 33 of the Sutter Street line ran into the bumper in front of the office, throwing one man off the dummy and giving a number of lady passengers a lively shaking up.

At three o'clock and thirty-five minutes, this afternoon, dummy No. 2 ran into the bumper opposite the Sutter Street office, throwing one man out upon the cobblestones and severely injuring him. A lady who was sitting in the car was thrown against the window, breaking it, and cutting her face. Several windows were broken in the car.—[Daily Report.

January 20, 1887.

As dummy No. 1, on the Geary Street line, was coming in from Lone Mountain, at two o'clock yesterday afternoon, the gripman failed to slacken speed as a sand wagon was coming in front of him. The dummy ran into the vehicle, receiving some damage to the dashboard and railing. Fortunately nobody was injured.—[S. F. Chronicle.

About seven o'clock and thirty minutes, last evening, a Larkin Street dummy, going north, ran into an east-bound Howard Street car, at Howward Street, so completely wrecking it that repairs had to be made before it could be taken to the shops. The Howard Street car had the right of way. But the Larkin Street gripman, when he saw it crossing his path, did not slacken the speed of his train.—[S. F. Chronicle.

A Pacific Street car ran away on Polk Street, between Jackson and Pacific, about four o'clock, because the men in charge did not know how to manage the brake. The passengers were much frightened.

A new Geary Street gripman ran his dummy into a carriage belonging to Mrs. Pierce, of 710 Pine Street, yesterday morning, at the corner of Dupont Street, taking every spoke out of one wheel.—[S. F. Chronicle.

January 24, 1887.

On Saturday evening a Geary Street dummy ran into the switch at Kearny Street, smashing the grip and disabling the dummy.

At two forty-five o'clock a Larkin Street dummy failed to slacken speed when approaching McAllister Street, though the conductor of the latter line stood on the road bed holding up the depression lever, to allow his train to pass. Seeing the Larkin Street dummy running into him, the conductor dropped the lever, and it struck a lady passenger on the leg,

inflicting a severe flesh wound. She was taken into a drug store, at the corner of Birch Avenue and Larkin Street, and Dr. Soule dressed her wound, which he hopes will not prove dangerous.—[S. F. Chronicle.

January 31, 1887.

There was a number of accidents on Sutter Street yesterday. Early in the morning, a Larkin Street dummy collided with a bumper, and lost a grip. It was taken in for repairs.

About five o'clock in the evening a Sutter Street dummy struck the bumper in front of the company's office with great violence. A couple of ladies were thrown to the pavement, and received some bruises and scratches on their faces. About the same time, a dummy ran into a buggy at the intersection of Ninth and Mission Streets, throwing out the occupants, J. Lutz and Caspar Redmur, but not seriously injuring them. A crowd gathered, and some shouted "Hang the gripman," whereupon that individual drew a pistol. The crowd used no other weapons than words, however.—[S. F. Chronicle.

December 23, 1886.

At four o'clock P. M. a butcher wagon was crossing Geary into Kearny, when 15 of the Geary Street line ran into it, hurting a lady and child on the dummy and throwing the driver of the wagon to the ground. At nine o'clock and thirty minutes Geary Street dummy No. 10 ran into North Beach car No. 13; broke the side in.

December 30, 1886.

As a train was approaching the turntable at Central Avenue the gripman failed to let go the cable and the dummy ran into the turntable, smashing the grip and throwing the gripman down and hurting his hand, and injuring two ladies.

January 18, 1887.

This morning at nine o'clock and thirty minutes Geary Street car dummy 13 ran into a Fourth Street car; knocked the whole end out.

December 17, 1886.

A green driver let car No. 9 loose on Polk Street, west of the company's office, and it ran down to Polk Street and off on to the cobblestones. A number of ladies who were in the car were badly shaken up.

At two P. M. dummy 14 of Sutter Street ran into car 9 of the North Beach line, badly damaging the North Beach car and completely turning the dummy around, and breaking it so that it had to be taken to the shop for repairs.

December 20, 1886.

At three o'clock and thirty minutes, a Larkin Street car ran into a piece of iron which was against the Turk Street track, breaking the grip, several panes of glass, and injuring a lady and a policeman.

December 24, 1886.

At five o'clock, one of the green gripmen on the Larkin Street line failed to stop his car at the Market Street crossing; a Market Street car came along and ran into the Larkin Street car, completely wrecking it.

December 16, 1886.

At four o'clock and forty-five minutes, a dummy was run into the switch at Sansome Street, destroying the grip and stopping the cable for twenty minutes.

At five o'clock and twenty minutes of the same day, another dummy ran into the switch and completely smashed the grip. The street had to be dug up so as to get at the grip.

December 18, 1886.

At one o'clock P. M. dummy No. 4 of the Sutter Street road ran into car No. 11 of the Omnibus line, and smashed the windows and woodwork of car No. 11.

At eleven o'clock and thirty minutes, a gripman ran his dummy into the switch at Sansome Street; after considerable trouble it was pulled from its position badly damaged.

December 18, 1886.

Ten P. M. dummy No. 14 of the Sutter Street line ran into a North Beach car, badly damaging the step, and injuring the railing of the dummy.

The car which ran away on Post Street, near the office, on the seventeenth, ran into a bakery wagon, badly injuring the driver of the wagon.

6

THE

Cable Railway System

Its Origin, Progress, and Papers in Connection Therewith.

THOMAS' PRINT. 503 CLAY ST.

A Brief History

OF THE

CABLE RAILWAY SYSTEM

ITS ORIGIN AND PROGRESS, AND PAPERS IN CONNECTION THEREWITH.

Andrew S. Hallidie

From the Report of the Mechanics' Institute Exposition, 1890.

SAN FRANCISCO:
1891.

[From the Report of the Twenty-fifth Exposition of the Mechanics' Institute.]

THE STREET CABLE RAILWAY SYSTEM.

At a meeting of the Board of Trustees of the Mechanics' Institute, held August 19th, 1890, the desirability and importance of having Californian inventions and industries as fully represented as possible at the coming Fair was discussed, and action was taken thereon as set forth in the following communication:

August 25th, 1890.

Mr. A. S. Hallidie:

Dear Sir:—At the last meeting of the Board of Trustees of the Mechanics' Institute, the following preamble and Resolutions were adopted by an unanimous vote:

"Whereas, The Cable Railway system having originated in this city, and, desiring to record the interest taken by the Mechanics' Institute in so great and important an invention, it is—

"*Resolved*, That the inventor, Mr. A. S. Hallidie, be invited to place on exhibition at the coming Fair such models, materials or appliances as he may possess or will prepare belonging or relating to the original road, with a statement of its inception and construction; also statistics of the application and growth of the Cable Railroad System."

Very sincerely,

Your obedient servant,

J. H. Culver, Secretary.

Mr. Hallidie courteously replied to the communication, and said he would endeavor to comply with request of the management. Accordingly he made a comprehensive exhibit of his inventions, which is particularly mentioned by the Committee in Class 5, p. 69, of this Report.

As a further and merited recognition, a Committee consisting of Trustees Scott, Eckart and Firth, was appointed to prepare a statement, and embody therein the high appreciation and value in which the Trustees hold his efforts and success in first introducing the Street Cable Railway System. This was suitably engrossed, and presented to Mr. Hallidie in the name of the Mechanics' Institute.

THE INVENTION OF THE CABLE RAILWAY.

BY A. S. HALLIDIE.

To the Honorable Board of Trustees of the Mechanics' Institute, San Francisco:

In response to your request of the 26th of August, for a history of the invention and inception of the Cable Railway and a sketch of its growth and present condition, I have the honor to present to you the facts, which I will do as briefly as the subject will permit.

From 1867 to 1869, I had matured a system of transportation for ore and similar articles, in the mines, by means of an overhead traveling endless cable. The system was a success, and was exhibited by me at the Mechanics' Fair in 1872, at the Eighth Exhibition.

In 1869, I first turned my attention to street railways, and early in the following year concluded that the application of the same principle of an endless traveling cable could be applied economically to the moving of cars in the streets of a city.

I was largely induced to think over the matter from seeing the difficulty and pain the horses experienced that were employed in hauling the cars up Jackson street, from Kearny to Stockton street, on which street four or five horses were needed for the purpose—the driving being accompanied by the free use of the whip and voice, and occasionally by the horses falling and being dragged down the hill on their sides, by the car loaded with passengers sliding on its track.

Having had considerable practical experience in the use of wire rope, knowing its capabilities, and feeling confident that the difficulties of its application underground for the purpose of street railways to take the place of horses could be overcome, I devoted my available time to surmount these difficulties.

The proposition to haul a car by a rope was a simple one, and on an open hill-side, or underground in the mines, had been already demonstrated. I was unaware that anyone had attempted to use an underground traveling rope in the streets of a city for this purpose, and I felt with the light I then possessed that the proposition was a bold one.

Investigation has since proved that up to the time I had put the idea into execution on Clay street in this city, no one had practically attempted to do it. San Francisco being a "city of hills," in many places too steep for horses to pull up direct, but not too steep for cable traction, presented many features of advantage for the experiment.

I had progressed so far in my plans, that in 1870, I employed Mr. David R.

Smith, who was then a member of this Institute and an engineer by profession, to make a careful survey of California street, from Kearny to Powell, with the intention of constructing the experimental line on that street.

While I had not divulged my plans fully to Mr. Smith, I had several conversations with him about that time, both in relation to my overhead ropeway system, for which he had made most of my drawings, and to the proposed California Street Cable Railway experiment.

Numerous difficulties delayed the consummation of my efforts, and in 1872, Mr. Joseph Britton, having in the course of a conversation asked me if I had given the matter any thought, I explained my plans to that gentleman, who at once realized the importance of the application of the invention, if it could be made practicable.

Meantime my draughtsman, Mr. D. R. Smith, was called to Central America in some railroad work, and I engaged the service of Mr. Hutner, who, having an offer from Mr. Ralston to take charge of a foundry in Gold Hill, with my acquiescence, accepted the same, and recommended to me Mr. William Epplesheimer.

Before Mr. Smith's departure, I had fully solved all the mechanical difficulties in adapting an underground endless traveling cable to do the work of horses on street railways.

While the scheme was looked upon as visionary by most men, three gentlemen (Messrs. Joseph Britton, Henry L. Davis and James Moffit) with whom I had been connected in building up the foundations of the Mechanics' Institute, and who were familiar with and had confidence in my engineering and mechanical work and resources, came forward and gave encouragement, when, from almost every source, doubt and skepticism were expressed.

At this period, seventeen years after the cable system has been practically demonstrated by me, with the financial aid of the gentlemen above named, on Clay street, it is of course hard to realize the great anxieties, caution and minor precautions in connection with the first line; but I believe I had at that time successfully provided against any great mistake or mishap of a serious nature in putting the line in operation.

At first we ran the cable slow (four miles an hour) to ascertain the practical effect of catching the traveling cable by the grip. Then we had numerous safety appliances which were discarded for simpler and better ones; but, on the whole, the thing worked well, and at the first trip the correctness of my plans were apparent. The greatest difficulties were of a financial rather than of a mechanical character.

The mechanical history was a slow working out of a general idea, taking up in detail and piecemeal the difficulties and objections sought for and to be overcome; so that when, after mature and careful thought, based on fairly well-balanced experience, I had determined that it was practicable, in my own mind I had no doubt of the correctness of the proposition. The next thing was to convince some one else in whom I had confidence, and in due time, as already stated, this came. Then followed the difficulties and delays of enlist-

ing capital in a scheme which had never been tried and at which even friendly-disposed engineers shook their heads and gave wise counsel to their friends to let some others put in their money and do the experimenting.

A circular, carefully and modestly stating the scheme, was issued; an office was taken over the Clay Street Bank, and a working model was there placed on exhibition.

Canvassers were sent to call on those who owned property on the hill, and by dint of persistent efforts the owners of property there promised to pay a sum of about $40,000, when the road was complete or in a determined period.

Mr. Burr of the Clay Street Bank was one of the few who had some confidence in the plan; having agreed to advance $30,000 on bonds and mortgage of the property for ten years at ten per cent. per annum; but the public would not buy shares. They went begging and only about one hundred and twenty were disposed of.

Meantime the franchise granted by the Supervisors, which had already been extended once, began to run far into its second term. It became a question of going on or abandoning the scheme; but, finally, the gentlemen associated with me undertook to supply, with myself, equally, sufficient funds to start the enterprise; and in about the month of May, it may be said, the enterprise was actually launched, Messrs. Britton, Davis, Moffit and myself buying back the few shares that had been issued, and advancing about $60,000 to proceed with the work. Of the $40,000 promised by property owners about $28,000 was paid, and, together with the $30,000 raised on the bonds of the road, the Clay Street Road was eventually built.

The essential requisites of a street railway on the plan I proposed were, that the car could be stopped and started on any part of the street; that the cable for hauling the car should be kept entirely below the surface; that there should be no opening in the street large enough to let a buggy tire into, and that no obstruction to the ordinary surface travel in the crowded streets of a city should exist.

The Grip originally designed by me was intended to obviate the necessity of making vertical or horizontal deflections in the road bed or rails, or in any way changing or defacing the surface line of the streets. This I accomplished perfectly, by providing a horizontal and vertical motion in the grip, which permitted the tracks to be kept in a true line and flush with the normal line of the street. These grips are in operation at this day on Clay street.

The first full size metal grip made was provided with a rack and pinion, to raise the lower and gripping jaws in its frame, and is the only difference in form of construction with those now in use on the Clay Street Road and the Presidio Road, which are provided with a screw and hand-wheel in place of the rack and pinion. The progenitor of these grips is now on exhibition at the Fair, and was made for me in 1872 by H. J. Booth & Co. of the Union Iron Works.

Several models of grip of various designs were made for me in 1872 and 1873 by Mr. J. H. Culver, your present Superintendent, whom I found an

excellent mechanic, of practical ideas, and had many conversations with him in relation to cable roads, and to whom was originally offered the Superintendency of the Clay Street Hill Railroad.

Clay street was chosen as a suitable route by my associates, from the fact of its reaching the summit of the hill, 328 feet above base, and being well built up. I had had California street surveyed about two years previous for this purpose by Mr. David R. Smith, and that street was preferred by me on account of its width and future value.

In the construction of the original road cast iron yokes were used, about 4 feet apart, and the spaces between at the bottom and part way up the sides were encased by sheet iron, the upper portion and surface being protected by timbers and forming a tube about 22 inches deep by 14 inches wide.

Timber protected the slot, which had an opening of ⅞ths of an inch, and was placed on one side of a center line about two inches. The Grip was made so that the center of the gripping jaws which took the cable was in the centre of the tube, and the slides holding the jaws worked horizontally by means of a wedge attached to a vertical rod worked up and down by means of a screw and nut in a hand-wheel. The heel of the grip had a smooth surface on top, and along the crown of the tube inside a longitudinal timber ran its entire length, and was intended to be used as a safety brake by pressing the heel of the grip up against it, in case all the other provisions for safety failed.

At changes of the grade of the street where the cable was inclined to raise above the surface of the street or strike the crown of the tube, depression pulleys were placed to take the cable. The shank of the grip which passes through the slot being set off on one side, enabled the heel and gripping jaws to pass under the depression pulleys, pressing the cable down as it passed and leaving the cable in place under the depression pulleys. The slot being two inches off on one side of the cable, all the grit, dirt and water which dropped through the slot into the tube were prevented from coming in contact with the cable.

The gripping jaws were provided with guide pulleys which were grooved to fit the cable and were placed at an angle so as to lead the cable fairly in between the gripping jaws; and by means of rubber springs these guide pulleys were pressed forward sufficiently to throw the cable off from contact with the gripping jaws when they were temporarily opened for the purpose of stopping the car. These provisions, of course, added much to the life of the cable.

The switching arrangements, the grip car or dummy, the grip pulley for driving the cable, the grip, and many other of my devices were subject to separate patents in their application to the cable railway system; but patenting the various mechanical devices were entirely subservient to putting into working shape and demonstrating the practicability of the system. My mind and thought were taken up in the actual, practical work before me.

For constructing the line the contract was let to Messrs. Martin & Ballard,

who employed surprising energy in pushing the work. Clay street is but 49 feet wide, and, when opened for the construction of the double line of tube, was found to have two sets of gas and water mains which had to be removed, water cisterns of the old fire system which had to be built over or filled up, and sewers up near the surface of the street; but the contractors overcame all these difficulties and completed the work in about 60 days—by the end of July, 1873.

On the first day of August the franchise under which we worked, and which had already been extended once, would expire. It was imperative to have the engines and cables working and to make a trip over the road by that time.

On the top of the hill, running northward, a horse car line was built, connecting with the cable line. It was part of the plan to take a passenger car from any of the streets of the city, carry it up the hill by the dummy or grip car and transfer it to the horse line.

We had constructed a grip car simply for the purpose of hauling the passenger car; and the first of August found us with it incomplete, and furnished with brakes of the most primitive character.

On that day, about 4 o'clock in the morning, the grip car was run from the engine house at the corner of Leavenworth and Clay streets to the top of the hill at Jones street, where the tube and slot commenced, from Jones to Leavenworth, the tubes being transferred from one track to the other and the passenger car continuing on by horse-power.

The grip car had long ropes attached to it which were passed round a telegraph pole and the car lowered down the track for a short distance to test the brakes, which were simply straight levers pressing on the wheels, and each lever worked by one man. We found, by using care and holding on, we could control the car, and it was hauled back to its starting place.

Messrs. Britton, Davis, Moffit, P. H. Campbell and some of the employees were present. The different parts of the work of the trial trip had been properly assigned, and I was free to watch the working in detail.

The morning was foggy and gray, and, when ready to pick up the rope, the man who had been placed in charge of the grip showed such signs of fear that I was compelled to take his place, pick up the rope and take the car down the hill. On the way down, we threw off the rope and picked it up repeatedly; slacked the grip, stopped the car and ran it back, and made such experiments as opportunity offered. At the terminus at Kearny street the car was turned around and transferred to the up track and taken up the hill without any difficulty or delay. At the top of the hill, the horse car being in waiting, the company got aboard and went to the terminus and back—thus completing the round trip.

I saw an expression of relief and renewed confidence in the faces of those three gentlemen who had invested their money and faith in the enterprise and stood by it so faithfully; and I do not know whether I felt more rejoiced at their expression of satisfaction or at the visible proof of success of the trial trip.

The operation was an earnest one; there was no frivolity. The whole affair was serious; and, when it was done, there was simply a mutual hand-shaking, and nothing but cold water drank.

The people were asleep, and, with the exception of one enthusiastic Frenchman, who thrust his red night-capped head out of the window as we went by on the down trip and threw us a faded bouquet, there was no demonstration.

It was decided to make a public trip in the afternoon with grip and passenger car, and as the morning experiment had demonstrated the necessity of carrying the car as far as the engine-house by the cable we determined to extend the cable line one block further west from Jones to Leavenworth street; and for this purpose to shut down for thirty days immediately after the afternoon trip was completed.

In the afternoon the public trip was made—grip and passenger car—the down trip without incident except to test the working of the grip and brakes. A vast number of people was assembled at Clay and Kearny streets, and it was difficult to run on to the turn table from the density of the crowd.

The method was the same as is now practiced on the Clay Street line—of switching the grip car and running it past the passenger car on to the turn-table, transferring it to the up track, then running the passenger car past the dummy and bringing it into position in rear of the grip car and coupling it on to it.

In running the grip car, too many willing hands helped and swung it around with such an impetus as to break a bolt connecting the grip to the frame. This occupied about twenty minutes to repair, during which time many expressed regret that the "thing had proved a failure;" but as soon as it was repaired the people piled into the car and on to the dummy, and hung to the guard-strip and windows outside of the car; some actually climbing on top of the car. The car, which was intended to seat fourteen, and the grip car without seats, held on that trip ninety passengers, all anxious to make the first trip.

Everything went well until the steep pitch above Powell street, of one in five, was encountered, when the car stopped. Feeling confident that I knew the cause of the trouble, I left the grip, and, through the kindness of Frank Edwards, an old member of the Institute, who drove me up the steep hill in his wagon, I soon reached the engine-house and found that the grip pulley, through which power was transmitted from the engine to the rope, was slipping under the rope, which had been freshly covered with tar and which acted as a good lubricator. Some lime and saw dust were fortunately near at hand, and throwing these on the rope, and with a few willing hands pulling down on the slack part of the rope, the car and its load were safely hauled to the top of the hill.

As part of the history of the Cable Railway Invention the following, taken from a little pamphlet published in 1879, descriptive of the Clay-Street Hill Railroad, will be of interest :

"While Mr. Hallidie was engaged in maturing his system of endless Wire Ropeway or Wire Tramway, a well-known citizen of San Francisco expressed an opinion to him that if he could solve the problem of cheap and rapid passenger transit over the steep streets of this city he would be doing a good thing for the property on the hills surrounding the city, and would enable the residents to enjoy greater sanitary advantages and more agreeable prospects.

"Mr. Hallidie had devoted himself closely to the consideration of the subject, and after careful thought and experiment, matured a system of street railroading by which the cars are hauled up the steepest streets and most changeable grades by a constant traveling rope concealed in a tube under ground—the surface of the street presenting the same appearance, and no more obstruction than any other street in the city having a railroad on it, and in no way interfering with the ordinary traffic or business on the streets.

"The system, for which he has obtained numerous patents, was adopted by the Clay-Street Hill Railroad Company, August, 1873, by the Sutter Street Railroad Company, February 1877, and the California Street Railroad Company, April, 1878.

"All these roads have been constantly running since the above dates, and have demonstrated to the most skeptical the superiority and economy of this system over any other, for city traffic.

"Although the inaccessibility of the hills and the consequent steepness of the streets was the immediate cause of this invention, yet its applicability is not confined to heavy grades, nor is its great economy as compared to horse railroads so clearly demonstrated as it would be on a comparatively level road, where it can work in fair and direct competition with the present system of horse railroads.

"Nor does the city of San Francisco give any opportunity for a practical illustration of the usefulness of this system during cold winter days and heavy falls of snow, both of which are absent in the mild winters of this city, where the thermometer rarely reaches the freezing point and snow is scarcely ever seen.

"The difficulties in keeping a line of street railroad open during the winter in many of the northern cities, are almost insuperable. The snow, the slush or ice giving a poor footing to the horses employed in hauling the snow plows, scrapers and sweepers used in clearing the railroad tracks. By the endless rope system, these difficulties are largely overcome, as the rope furnishes a hauling power superior to any number of horses, and at nominal expense, and by means of which the tracks can be kept well cleared of snow and ice.

"This system of street railroads is adapted to all kinds of city and town railroading, where the surface of the street has to be kept free from obstructions, where locomotives are not permitted, or where the grades are too heavy to permit the use of horses, locomotives, or steam traction engines.

"A description of the Clay-Street Hill Railroad will best explain its mode of working.

"Clay Street is a central street in the City of San Francisco, and is closely built up by residences; it is but forty-nine feet wide from house to house, and between the sidewalk is occupied by two lines of gas pipes, one line of water pipe, a street sewer, and, at the cross streets, by water cisterns.

"It is one of the oldest streets in the city, and the eastern terminus of the street railroad is at the old Plaza where it intersects Kearny street. In the distance of 2,791 feet west Clay street is crossed by six streets and reaches an elevation of 307 feet. Beyond, in the distance of 1,925 feet, it is crossed by four streets and descends 160 feet, and for a further distance of 471 feet has an ascent of 15 feet to the west terminus of the railroad. The cross streets at their intersection with Clay street are level, or rather a little curving, and vary in width from 45′ 5 ″ to 68′ 9″.

"By referring to Fig. 1, showing Clay street in section, the contour of the hill will be seen.

"The steepest grade is 1 in 6; and the entire length of the line is 5,197 feet, occupying twelve minutes in transit.

"The conditions to be met in building the road were that there should be no more impediment to the ordinary traffic or business of the street than the usual street railroad presents; that the cars could be stopped quickly and absolutely on any part of the road, and should be under the perfect control of the conductor; that the cars should be easily and smoothly started; that it should be worked more economically than with horses; that no motor would be permitted that would frighten horses or endanger the lives of citizens, and that the cars should run regularly between the hours of 5 A. M. and 11:30 P. M., picking up and landing passengers at any desired point.

"The system determined on by Mr. Hallidie and adopted by him in the construction of the Clay Street Railroad met all these conditions, and the road was inaugurated on the 1st of August, 1873, and has been in operation since Sept. 1st, 1873, and without interruption up to this time, (June, 1879).

"The engine and machinery are located at the top of the hill, (See Fig. 1) and consists of a pair of 14 x 28 in. cylinders with a piston speed of 420 feet per minute. From the engine the power is transmitted through a pinion and spur wheel to a grip pulley 8 ft. in diameter, which actuates an endless steel wire rope 1 inch diameter and 11,000 feet long.

"The road has a double track of three and one-half feet gauge, and underneath the tracks and between the rails there are tubes about two feet deep and eighteen inches wide, running the entire length of the road, and at intervals of about forty feet there are carrying pulleys in the tube, (See Fig. 6.) and at the termini of the road, are horizontal pulleys of about eight feet diameter, all for the wire cable to run on.

"The wire rope is led from the engine room by means of suitable pulleys into the tubes above referred to, passing through one tube around the horizontal pulley at the terminus, then through the other tube around the horizontal pulley at the other terminus, through the tube back into the engine-room, and is supported on the carrying pulleys in the tube. These pulleys are

12 inches in diameter except where there is a change of direction downwards. The pulleys at these points are four feet in diameter, and, at the change in the direction of the rope upwards, there are depression pulleys of small diameter, the space at the crown of the tube being quite limited.

"Along the entire length of each tube, at the top, and reaching to the surface of the street, is an opening or slot, (See Fig. 6) sufficiently large to allow the passage of a bar of iron or shank of a "grip," but not large enough to permit a carriage wheel to enter. This slot is not directly over the wire rope in the tube, but sufficiently on one side of it to permit the use of the upper or depression pulley for the purpose of depressing the rope at the change of direction upward, and to avoid the falling of water, dirt, etc., on the rope, as well as to permit the foot of the "grip" to pass by and under the upper pulley.

"It will be understood now that when the engine is set in motion it causes the endless wire rope to travel in the tube between the upper and lower pulleys thereof, and that in order to utilize the traveling rope there must be a means of connecting it with the cars which run on the tracks on the surface of the streets. But it will be observed that in a street railroad, where the grades are uniform or comparatively level, the upper or depression pulley is not required.

"The connection between the cars on the street and the traveling rope in the tube is made by means of a grip which is described as follows :

"Figure 5 is a skeleton view of the patent gripping attachment and Figure 4 is a perspective view. A vertical slide works in a shank, and is moved up and down by a screw and hand-wheel. The screw is shown in Fig. 5. The small upper screw going down through the large hollow screw, operates it. At the lower end of this slide is a wedge-shaped block. The wedge actuates two jaws horizontally, which open and close according to the direction in which the slide is moved, closing when the slide is moved upward. These jaws have pieces of soft cast iron placed in them, which are easily removed when worn out. These pieces of iron are of proper shape and size inside to grip the rope when they are closed over it.

"On both sides of these jaws and attached to them, are four small pulleys. These pulleys are held by means of rubber cushions, sufficiently in advance of the jaws to keep the rope off from the jaws, and at the same time to lead the rope fairly between them, allowing it to travel freely between the jaws, when they are separated, without touching them. When it is required to grip the rope, this slide is drawn up by means of the small screw and hand wheel before described, and the wedge, at the lower end closes the jaws over the rope, at the same time forcing back the small guide sheaves on to the rubber cushions. The shank, containing the slide, etc., is enclosed and retained in cast-iron slides, attached to the body of the dummy, (Figs. 2 & 3), and a wrought iron standard, having a large nut at its upper end, in which the large hollow screw works, as shown in Fig. 5. The grip is raised and lowered bodily through the opening in the tube from above the surface of the

street to the rope in the tube by means of the hand wheel and nut working on the large hollow screw referred to. The grip is secured to a skeleton or traction car called a dummy, as shown in Fig 2. The dummy is coupled to the passenger cars at the bottom of the incline and uncoupled at the top, and *vice versa*. At first the connection between the dummy and car was made by means of spiral springs, to prevent any jar in starting up; but this was soon found unnecessary, The arrangements made at the bottom of the incline for keeping the rope at the proper tension, and taking up the slack, prevent any noticeable jar in starting. As before stated, the rope is constantly in motion, running between sheaves placed in the tube. The slot of the tube is on one side of a vertical line drawn through the centre of the tube; and referring to Fig. 6, it will be seen that the foot of the gripping attachment projects on one side, giving it an L shape, enabling the jaws to pass under and over the rope sheaves in tube. In order to stop the car, the jaws of the gripping attachment are slightly opened; when they release the rope the guide sheaves take it, and the car stops.

"The shank, containing the slide which works in the slot of the tube, is one-half of an inch thick and 5½ inches wide, there being one-eighth play on each side; all the essential parts of the gripping attachment are made of steel.

"(There are other forms of grips, but all contain the same principle, except so far as taking the rope up from above.)

"The road has a gauge of three feet six inches. An ordinary thirty pound T rail is used, which is set flush with the street and presents a neat, smooth appearance. The rope runs at the rate of about 5 miles per hour, and the trip is made, including stoppages, in twelve minutes, the distance being 5,197 feet. The stretching arrangement at the lower end has a counterbalance of 3,300 pounds weight on a double purchase, which keeps a constant strain on the rope under all circumstances. At the termini of the road the car and dummy are transferred from one track to the other by means of a turn-table. The available space at these points was very limited, and in view of this fact, some ingenuity had to be employed. When the grip-car reaches the foot of the incline, it is uncoupled from the car and run on to the turn-table, the slot in the turn-table allowing the shank of the grip to pass freely down. The table is then turned around one-quarter of its circumference, and the track and slots are then brought in the same line. The grip-car is then run on the other table, which is turned back, and the grip-car is run on the up track. The passenger car is than brought on to the turn-table, transferred in the same manner and coupled to the grip car, ready for the ascent.

"The original plan was to use switches, so that the dummy would be switched off, carrying the shank of the grip through a switch slot which connected the two tracks. The latter plan is the one adopted by both the Sutter street and California street Companies.

"After nearly six years of working, this system has been pronounced by the best engineers to be the true solution of economical metropolitan rapid

transit, where locomotives are not permitted to run on the surface of the street."

From the small beginning on Clay street in San Francisco, the Cable Railway System has taken a position of eminence throughout the civilized world. Although the system has been working successfully on Clay street in full view of whoever desired to examine it, three years and one-half elapsed before a second line was built.

Since then the construction of Cable Railroads had gradually increased, until there were 255⅞ miles double track in operation in the United States in 1890. According to the census, San Francisco, however, still retains the distinction of having more miles than any other city in the Union.

It has been successfully introduced in Melbourne and Sydney, Australia; Dunedin, New Zealand; London, Birmingham and Edinburgh, Great Britain; Paris and Hongkong.

The growth of the Cable System in San Francisco, the effect of Cable Roads upon property adjacent thereto, and the effect on passenger traffic, are shown in the following tables; and it is fair to assume that the effect has been similar elsewhere:

TABLE No. 1.

Showing increase in value of real estate after construction of cable railways in San Francisco. Compiled in the Assessor's Department of said city in the year 1885:

NAME OF CABLE RAILROAD.	Date of commencement of work on Railroad.	Value of land adjacent to said cable road the year before it was constructed.	Value of the same land for the year 1884.	Per cent. of increase in value.	REMARKS.
Clay Street Hill.....	1873	$ 775,740	$1,089,365	40.42	Always cable.
Sutter Street.....	1876	1,189,990	1,410,125	18.09	Changed to cable in 1876.
California Street.....	1876	1,707,415	2,979,736	23.82	Always cable.
Geary Street.....	1878	1,431,430	1,548,615	8.18	Always cable.
Presidio and Ferries.....	1879	519,880	624,055	20.03	Always cable.
Market Street.....	1879	23,309,425	26,801,265	14.98	Changed to Cable in 1883.

Above are the assessed values for the year given of lands bordering within about 200 feet each side of the railway line.

WASHINGTON BARTLETT,
Mayor.

LOUIS HOLTZ,
Assessor.

TABLE No. 2.

Showing the depreciation in value of real estate along route traversed by horse car lines in San Francisco. Compiled in the Assessor's Department of said city in the year 1885.

NAME OF RAILROAD COMPANY.	Value of land bordering on route for the year 1879.	Value of the same land for the year 1884.	Percentage of depreciation in value.	REMARKS.
Omnibus.....	$16,147,270	$12,125,755	33.16	Always horse cars.
North Beach and Missiou...	9,330,200	7,265,205	31.17	Always horse cars.

1879 was taken as data for the first year, as the one least unfavorable to the horse car system.

WASHINGTON BARTLETT,
Mayor.

LOUIS HOLTZ,
Assessor.

NOTE.—The Omnibus Railway Company is the oldest car line in the city. It is now (1890) being converted into a cable system.

The North Beach and Mission Railroad Company is the next oldest, and is still a horse car line.

The increase in value of land bordering 200 feet on cable lines was assessed at $5,419,281, alone. The actual increase in value would probably exceed $10,000,000, and as much more for increase in value of lands adjacent thereto.

Oakland, Alameda, San Rafael, Berkeley and other towns were taking away a considerable portion of the population of San Francisco until arrested by the building of cable roads.

TABLE No. 3.

Showing the number of miles (single track) of horse and cable railroads in San Francisco for the years 1872, 1884 and 1888, with the population of the city, number of passengers carried and number of times the whole population of the city is carried annually:

YEAR.	Miles of single track—Horse.	Miles of single track—Cable.	Population of City.	Passengers carried.	Population carried.
1872	70	None	128,000	18,801,574	100 times.
1884	60	50	215,000	44,635,000	168 times.
1888	63	59.44	290,000	67,363,939	232 times.

TABLE No. 4.

Showing the number of passengers carried (single track) per annum.

Year	1872.	1884.	1888.
Passengers, per mile	268,594	505,736	550,173

TABLE No. 5.

Showing the number of passengers carried during the year 1888 on horse railroads, as compared with cable railroads.

HORSE ROAD.		CABLE ROAD.	
Miles	63	Miles	59.44
Passengers carried	18,254,732	Passengers carried	49,108,507
Passengers, per mile	290,080	Passengers, per mile	826,186

NOTE.—2 84.100 passengers on mile of cable to 1 passenger on mile of horse road; this shows the great popularity of the cable system.

It is unnecessary for me to recite to you the advantages of the Cable System. The system itself, by its working in this city, tells its own story.

You are carried over the streets and up the hills at a rate of speed and degree of safety never before attained by street railways. You feel no anxiety or commiseration for the dumb beasts, whose place the steam-engine and cable takes. The 5 cent fare takes you a longer distance than it ever took you before.

The cars are clean, the service better and the employees of a higher grade than heretofore.

The streets on which the cable cars run are in better order and far cleaner. The hills are accessible; the best portion of the uplands are available for residences, and the cable car is the poor man's carriage, patronized by all classes.

In order to do the work now being done by the Cable Car in San Francisco over 5,000 horses would be required, and on nearly all the lines there are grades where horses could not pull at all. I beg to call your attention to the sanitary and economic view of the cable system in its relation to the city.

Each horse deposits daily of solid matter 10½ lbs. and of liquid matter (in addition to perspiration) 4 4-10 gallons—33 lbs., *i. e.*, 43½ x 5000—217,500 lbs. of matter daily deposited to decay and impregnate the air with its poisonous foulness. It will be then seen what an immense amount of deleterious matter is prevented from being deposited in the streets, and how much the sanitary condition of the city is improved thereby.

In addition to that, the pounding of 20,000 iron-clad stamps on the stone pavements pulverizes the stone, to help fill the air with dust for the people to inhale in their lungs!

The Cable Railway System was the result of deliberate and careful thought, and its appplication to street railways was original with me as far as anything could be original with any one man. That efforts had been made by others in that direction is probable; but such efforts were unknown to me at the time I put the principle into practice, and it is true that up to the date of the working of the Cable System on Clay street, on the trial trip on the first day of August, 1873, and for over three years after, no similar street railroad had been in existence in any part of the world.

If the doing of a useful thing that had never been done before, or practically demonstrating useful truths which had never been practically demonstrated before, is invention, I feel that the Cable System as matured by me is entitled to the name of a useful invention, and to the recognition of such an honorable Institute as the Mechanics' Institute of San Francisco.

San Francisco, October 7th, 1890.

ADDENDUM.

[From the address of Hon. W. W. Morrow on the opening of the San Francisco Industrial Exhibition, August 2, 1881.]

In this city, under our very eyes, we have seen a revolution created in the system of street railroads, and while to the public of San Francisco the transition has been gradual and familiar, the invention is of such a character as to deserve here special mention, because the inventor was for many years President of this noble and enterprising society, and the invention itself is another example of what Californians are doing for the world.

For many years horse flesh has been the principal motive power used in carrying people to and fro in cities and towns. And as the democratic omnibus succeeded the more aristocratic cab, it in time became supplanted by the less noisy, more convenient and less costly street car; but they all had to be drawn by horses, and as these modes of conveyance multiplied, as they naturally did from their convenient and cheap mode of transit, more horses were used and a large number killed by overwork, especially on streets where the ascent was steep, or where the number of passengers carried was very great.

Steam motors, compressed air, latent steam and other plans had been tried without success, and methods that could be operated on country roads were not permitted to be used in cities or towns.

Large corporations were formed for carrying on street railroad traffic, possessing thousands of horses, and immense stables for their care and maintenance were required.

In such cities as Philadelphia, where streets are almost level and laid out at right angles, the city railroad companies have a car line on every street, and make large profits on their passengers at the rate of fare charged.

But in many cities like San Francisco, where the streets run up and over steep hills, the service to the public was poor, the remuneration to the company was not great, while the comfort and care of the poor horses was certainly as bad as it could possibly be.

The higher hills of the city were uninviting, except to the enthusiastic climber who had just arrived and wanted to get a bird's-eye view of the city and harbor.

At the north end of the city the cars of the Omnibus Railroad Company were drawn up Jackson street from Kearny to Stockton, a distance of 875 feet, by five horses, the elevation in that distance being 73 feet.

In the winter evenings, when the cars were crowded, the struggle of those unfortunate horses up that steep hill was something terrible.

It was on such an occasion in the winter of 1869 that A. S. Hallidie was

watching the efforts of the horses to draw up an overcrowded car, when one of the animals slipped on the wet cobbles and fell, throwing down the horse behind him. The brakes were immediately put on and the horses urged to regain their footing, but the brakes being insufficient to hold the car on the steep incline, it slid backward, dragging the horses down the hill to the crossing below.

To this incident are we indebted for the cable road of to-day and all its attendant comforts.

Within two years Mr. Hallidie had matured his plans for a road; but like all such inventions and enterprises it did not at first meet with much encouragement, and but for the assistance and co-opereration of two or three gentlemen, who saw in it more than the mere fancy of an inventive mind, it would have slumbered where it was born.

In September, 1873. the first railroad of the kind was constructed on Clay street in this city, and, while a great many difficulties and obstacles had been overcome, and notwithstanding it surprised the majority of the people by the simplicity of its working, it yet failed for some time to convince the skeptical of its ultimate success; but as it continued to run month after month under the care and guidance of its master, it gradually won the confidence and admiration of the entire public.

The simple principles involved and their ingenious adaption mark the value of the invention and the success of the undertaking.

And what a revolution it has made in the mode of transporting passengers in this city!

The hills have fallen down before it, and they are now even more accessible and certainly more desirable for residence than the level portions of the city.

Where the goats used to frolic on California street hill mighty railroad kings have built their palaces. The bald old hill has taken on all the bewitching charms of a young girl with a bright, new poke bonnet, while Clay street and Russian hills, decked out in new finery, flirt with those brown old hills across the Gate, in Marin county.

The summit of Clay street hill, reached by the cable road, is 307 feet above the starting point at Kearny street, and the time required to make the transit is six minutes by cars that depart every five minutes, ascending the steep incline as noiselessly and as lightly as the bird in flight. The feelings of personal discomfort, of commiseration for the tired and straining horses, are entirely absent, and the weary passenger returning home enjoys a rest of body and soul.

Property on these hills, which before the advent of these roads could be purchased at almost any price, now commands high figures, and is being rapidly built upon and improved.

It is eight years ago yesterday since the first experimental trip was made on the Clay street road, which at that time was 2,880 feet long.

Since then the road has been extended to double that length. Four other roads have been built, and another is now in course of construction. On the

five roads now in operation steam machinery is employed of the aggregate of 1,300 horse-power, keeping in motion for 18 hours each day 17 miles of steel wire rope, containing 2,850 miles of wire and transporting 40,000 passengers daily.

Under the old system one horse would draw on a nearly level road an average of forty passengers daily; but ten thousand horses could not perform the work of our present cable roads.

Another item is the expense. On the Clay street cable road 36 pounds of coal will draw 40 passengers; or, in other words, 9-10 of a pound of coal, costing 3-10 of one cent, represents the cost of fuel in drawing one passenger.

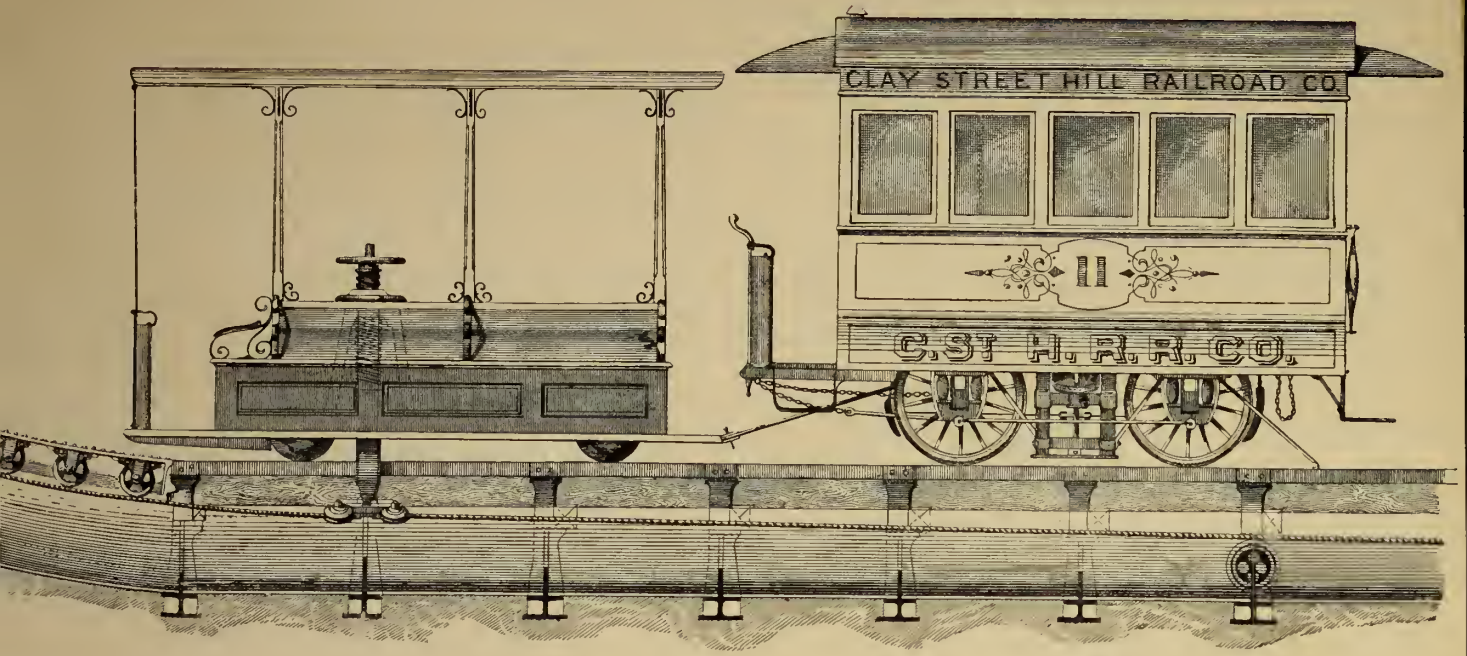
While the underground railroad is the peculiar feature of London, and the elevated railroad is in like manner the feature of New York, San Francisco takes special pride in her cable roads, in which there has been already invested a capital of one and one-fourth millions of dollars.

The enterprising city of Chicago, that never does anything by halves, is building a series of cable roads which will cost over two millions of dollars.

Thus it will appear that while the design of the inventor was more particularly to overcome the difficulties of steep grades, it will prove there, as it has here, admirably adapted to level streets, and the result will probably be that the principal cities of the Union will be compelled to adopt the system on account of its economy, noiselessness, rapidity and general comfort.

PASSENGER CAR AND DUMMY,

WITH GRIPPING ATTACHMENT, WIRE ROPE AND SIDE SECTION OF TUBE.



Grip Car or Dummy. *Passenger Car.*

Fig. 2.

THE

ALTA CALIFORNIA

COMMERCIAL EDITION.

1889

SOUVENIR PUBLICATION

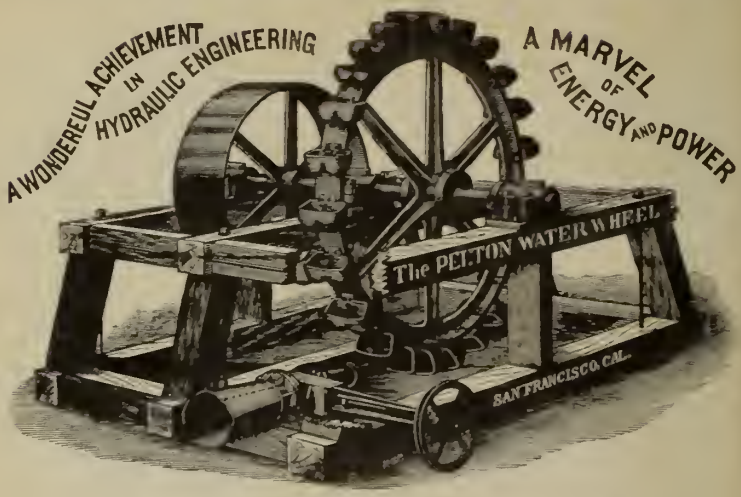
PUBLISHED AS AN ADVERTISING MEDIUM BY

THE DAILY ALTA CALIFORNIA,

The Railroads, Manufacturing, Financial, Commercial and Professional Representative Firms of

SAN FRANCISCO, CAL.

THE PELTON WATER WHEEL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Over seven hundred in use on the Pacific Coast alone, aggregating upwards of sixty thousand horse power; also large numbers in various other parts of the world.

It is not only most economical of water, but the most simple and reliable power for running Quartz Mills, Hoisting and Pumping Works, Air Compressors, Blowers, or for any other purpose where water power can be used. Good for any head above 20 feet, and adapted to every possible requirement.

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All applications should state amount and head of water, power required and for what purpose, as also approximate length of pipe.

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THE ALTA CALIFORNIA SOUVENIR PUBLICATION.

A Representation of the Principal Manufacturing, Wholesale and Professional Firms of San Francisco.

Reviews of Those Firms Who Have Contributed to Placing San Francisco in the First Ranks of Commercial Greatness.

The growth of several of the most important American cities has always been surprising to observers in the Old World, but none have made more substantial progress in a shorter time than has San Francisco. Her location could not have been better chosen. Her position commands the trade of China and Japan, the Pacific Islands, Australia, the British and Russian possessions north and the Central American republics south. Back of her lies a fertile and rapidly settling country, 2000 miles north and south, and from 800 to 1000 miles east. This vast expanse is naturally tributary to the great city at the Golden Gate. Our merchants send goods to the Arctic, to the Southern Seas, to New York, India, and England, hence the city is cosmopolitan and metropolitan. Its architecture, like its commercial standing, is massive, its banks are rich, its wholesale houses heavy and enterprising. A perusal of the following brief mention of some of San Francisco's leading business houses, manufacturing establishments and professional firms will give and excellent idea of the diversity of the interests followed in a bustling commercial city. The firms that are herein mentioned are among the very best mercantile blood of the coast. They are capable and energetic. They keep completely up with the times, their stock is never allowed to run down, and they know how to let the world know it. San Francisco may be called a city of banks. There are probably more of them in proportion to population than most cities of the world. This is in itself a proof of our prosperity. Being the distributing point of a vast expanse of territory, many banks are necessary to handle all the business. Our weekly clearances run up in the millions, and compare favorably with those of the large Eastern cities. Our dry goods business is enormous; our boot and shoe factories are counted by the dozens; we make millions of dollars' worth of clothing.

THE WHEAT CROP

is the largest of any State in the Union; our fruits are famous and eagerly sought after; our orange groves are the wonder of the hemisphere, and our wine is rapidly displacing the foreign manufactured article. With all these natural and created advantages, no wonder San Francisco is the metropolis of the Pacific Coast, and that it is forging ahead with a sure rapidity that surprises a stranger. Imposing iron and brick buildings stand where sandhills met the eye a few years ago. The facilities for travel around the city are not equalled in any city in the world; cable-car lines run in all directions, and outside land that for years was considered of little or no value has been made desirable residence property; the sewerage of the city is almost perfect fortunes have been made by those who have bought real estate, but San Francisco, strange to say, has never had a "boom." Property has advanced in price from year to year; the growth has been steady, but prices are low as compared to those of cities of similar size in the East.

MANUFACTURING.

The manufacturing industry of San Francisco and of the State is yet in its infancy. But it is a young giant, strong, lusty and vigorous; it has more than trebled in fifteen years. Several large contracts for Government vessels have been placed with the Union Iron Works of this city, whose facilities for the building of war or mercantile vessels are not surpassed by any firm in the world; in fact, they are not equalled. The United States armored steam ship Charleston has just been completed, and is acknowledged by the world to be the equal of any similar vessel ever turned out by any shipbuilding firm in the country. Our iron works are all doing a big business and build the greater amount of all the mining and mill machinery used on the Coast, besides filling orders from all parts of the world. In a word, San Francisco manufacturers are able to manufacture to meet the needs of the Coast and surrounding country.

The insurance business done in the city is enormous. We have many very large home companies, and all of the largest foreign companies have branches here.

The produce business, so far as volume is concerned, takes first rank. We supply fruits and cereals to all the markets of the world. Our grocery trade is enormous, reaching over the entire State, Territories and Pacific islands.

The publishers have decided to reproduce this issue in book form, and those receiving copies will do well to preserve them, as they will be a ready and convenient reference when desirous to correspond with any of the varied lines of business hereinafter reviewed. The firms herein mentioned can be relied upon in every way. They represent the bone and sinew of the commonwealth of San Francisco.

San Francisco Gaslight Co.

This company was organized in 1852, when the city was in its infancy, with a small plant at the corner of Howard and Fremont streets. The company has grown with the city—indeed, faster than the city, for it is now prepared to furnish more gas than is actually required.

During the year 1888 the Gaslight Company completed new water gas apparatus at Potrero, with a

generating capacity of 2,000,000 cubic feet a day of twenty-four hours, since which time it has been in constant operation, thus considerably increasing their facilities and enabling them to meet any demand that may arise. Although the works at Potrero are the chief source of supply for the city s light, the company's other works are kept in operation. Of these works, the original plant at the corner of Howard and Fremont streets, with 208 retorts in constant operation, distills the gas for the two gasometers on the corner of Howard and Fifth streets, which have a combined capacity of 1,000,000 cubic feet. Another plant with 100 retorts, having a daily capacity of 375,000 cubic feet, is located at the corner of King and Second streets, while at their works, corner of Bay and Buchanan streets, is a holder with a capacity of 275,000 cubic feet.

The company has taken the wise precaution to secure control of an unlimited supply of coal in Vancouver and Australia, which insures them at all times a sufficient quantity necessary to generate the gas. As the coal used is of the very best, the by-products of manufacture are of superior quality, and find a ready sale in the local market. The quality of the gas furnished by the company is good and the rate low. The mains extend throughout the city and far into the suburbs. They employ a large force of men and are a big benefactor to the city.

Pacific Gas Improvement Company.

Over five years ago the above-named corporation leased the Central Gaslight Company of this city for twenty years. Since controlling it this company has nearly doubled the capacity of the works, and the output of gas has increased nearly 50 per cent. Consequent upon the enterprise and liberal policy pursued by this company, the price of gas to the consumer has been reduced from $2 25 to $2 per thousand, and at $1 75 to the public buildings of this city, most of which it supplies. The works are situated at the corner of Fillmore and Francisco streets, covering two entire blocks and part of a third, and are fully equipped with all the modern improvements for the manufacture of the best quality of gas. The Lowe and other processes of making water gas are owned by the company, and it also possesses the best facilities for the manufacture of coal gas. The quantity manufactured of either depends on the current price of coal or oil. The company has over sixty miles of mains, and is constantly laying more, to meet the growing demand. At the works are four large holders, with a total holding capacity of 1,500,000 feet, which is more than twenty-four hours' supply. Between 7000 and 8000 meters are now in use. The capital of the Pacific Gas Improvement Company is $5,000,000, of which but $3,000,000 have been issued, the balance, $2,000,000, being reserved for the purpose of purchasing the Central Gaslight Company before the expiration of the lease. Employment is given by this company to over 150 men, in various capacities. The officers are: Messrs. Albert Miller, President; C. O. G. Miller, Treasurer, and J. M. Livingston, Secretary, to whose executive ability, and an appreciation of the public demands, the success of the company is due. It is one of San Francisco's most important enterprises, and is one of the main factors in the recent development of our metropolis. Too much credit cannot be given it for the prominent position it has attained among the front ranks of our many mammoth enterprises. The company's office is at the corner of Annie and Stevenson streets, adjoining the Palace Hotel.

California Electric Light Company.

This company was incorporated June 30, 1879, with a capital of $5,000,000. The office and works are located at 227-229 Stevenson street, running through to Jessie street. The Brush system, of both arc and incandescent lighting, is used. The works are equipped with ten boilers of 150 horse-power each; four Corliss engines with a combined capacity of 1500 horse-power, and the dynamo capacity is 1800 arc lamps and 1000 incandescent lamps. The company is furnishing the city with light and at present has in the outskirts of the city 21 masts, 150 feet high, with four lights of 4000 candle-power on each mast, while in the centre it has 102 masts, 40 feet high, with one light to each mast of 2000 candle-power. Finding its quarters too inadequate the company has recently completed a station on Townsend street, which is equipped with the latest and best improvements known in electric light and power circles, including 30 boilers of 100 horse-power each and four compound condensing engines of 750 horse-power each. The object of locating at this point is so that the company may receive its water direct from the bay, the use of which, by its system of condensing steam, will be a saving of fuel estimated at 20 per cent. Both arc and incandescent lights will be furnished from this new station, the latter light to be operated under what is known as the Brush alternating system of incandescent lighting, which permits the furnishing of incandescent lights at a long distance from the dynamos. In a short time this light will be furnished from the new station to any part of the city. This light can be turned off any time during day or night, an electric meter being furnished the building that will measure the exact time the lights have been burning. This is the most successful light company in existence, and was the first company in the world to operate and distribute light from a central station, which was first done in September, 1879. Electric lights were in use before that time, but always in factories or buildings, where the power was located. In addition to the furnishing of lights the company will furnish power for the running of motors throughout the city for such purposes as the running of elevators, light manufacturing, etc., and it is expected that this branch of the business will be one of much importance. The company is agent for California, Oregon, Nevada and Washington Territory for all the Brush electrical apparatus, and has installed in that district 4493 arc lights and 2630 incandescent lights. In fact within a single year the company has furnished over $300,000 worth of apparatus throughout the coast. The company has recently installed in Virginia City, Nev., an electric power transmission plant of 360 horse power, furnishing power to drive the Nevada mill, the generators being located at the 1650 foot level of the Chollar shaft, thus enabling them to use the water, heretofore gone to waste, as driving power. This successful company is under the management of the following officers: P. B. Cornwall, president, and George H. Roe secretary and manager.

ARCHITECTS.

To appreciate the professional skill and ability of San Francisco's architects one need but glance at the many substantial business blocks, handsome churches and elegant residences with which San Francisco abounds. And not only in San Francisco, but also in many neighboring cities may be seen structures planned and built in a manner that would be a credit to any city.

T. J. Welsh, Room 95, Flood Building.

Mr. Welsh entered upon his professional career in San Francisco some ten years ago, since which time he has done a great deal of work which he can justly refer to with pride. He is the present architect for the Board of Education. Among the many buildings designed by him may be mentioned the Cleveland, Moulder, Page-street, Spring Valley, Point Lobos and the Kate and Fillmore schools, all of which have been pronounced by the press and also by the superintendents, Messrs Moulder and Anderson, to be models of beauty, possessing unsurpassed facilities for light and ventilation. He also built the Opera House and the Hall of Records at Woodland, the Roman Catholic Church at Santa Cruz and Saint Catherine's Convent, San Rafael. He is the superintending architect for the new Cathedral, Dominican Church and Seventh Day Adventists Churches in Oakland and in Healdsburg, and many beautiful and costly residences in this and other cities. He is also President of the Mutual Building and Loan Association.

Curlett & Cuthbertson, 307-309 Phelan Build-ing.

This firm of architects is composed of W. Curlett and W. J. Cuthbertson and was established in 1872, since which time they have probably built more beautiful and costly residences in San Francisco and other cities throughout the State than any other firm, among which the following are a few: Mrs. E. B. Crocker, Robert Sherwood, William H. Martin and

Mr. Ballard of the Powell-street cablo railroad, W. F. Goad, O. N. Drown, L. L. Baker, Alexander Boyd, W. H. Crocker's new residence and numerous beautiful and picturesque cottages in San Rafael, also the Ross Valley Hotel at San Rafael. At Sacramento they are architects for the State Bank building, which is five stories high and built entirely of stone. Curlett & Cuthbertson also have a branch office in Los Angeles. Among the buildings they have done there are the Lan Franco block, Griffith block and others, in addition they are doing the Los Angeles Courthouse, which is to cost $500,000.

Wm. H. Armitage, 319-321 Phelan Building.

This popular gentleman came to San Francisco some six years and a half ago, and three years later entered into business on his own account. Although still a very young man, Mr. Armitage has, by dint of hard work, combined with superior architectural ability, earned for himself a professional position which would do credit to many of our older architects. Among the many buildings built by him, the following, selected at random, are worthy of mention: Dodge building, Fabry building, Herman Meese building, Hiutz building, Arousen building and the Carpeuter Veterinary Stables. In Fresno he did the Farmers' Bank building, Baker block, Gonzales building, the Electioneer Stables, the Phillips business and residence buildings and a great many others. He was also the architect for the Yuma building at San Diego. In addition to the above, this enterprising young gentleman has built a large number of beautiful and costly residences and picturesque cottages in this other cities throughout the State.

Salfield & Kohlberg, 339 Kearny Street.

Mr. David Salfield, the senior member of the firm of architects whose name appears above, came to San Francisco some ten years ago and five years later entered into business for himself. About three years ago he admitted Mr. Herman Kohlberg to full partnership. Both gentlemen are superior draughtsmen and have made for themselves a reputation of which they have just cause to be proud. They have done their share of the fine buildings of San Francisco and adjacent country, among which we mention the Rosenthal Building, on Market street, opposite O'Brien's, at a cost of $90,000; Rosenbaum Block, on Eddy street, at a cost of $75,000; Rosenbaum Block, now being constructed corner California and Front streets, at a cost of $75,000, and the Jewish Synagogue, California and Stockton. They are also building the Stockton Jail, their plans having in competition received first prize. They were also the architects for the following residences, many of which are very beautiful and costly: John Brown, Adolph Marks, Simon Siegel's row of dwellings, William Wolf, Captain James V. Hall, Victor Ulman, Bernhard Miller, Capt. Christesen and others. The hotel, the public school building and many residences at Suttor City were also built by this progressive firm.

Huerne & Everett, 126 Kearny Street.

Mr. Prosper Huérne, the senior member of the firm whose name heads this article, is one of the pioneer architects of California, having come to San Francisco in June, 1850. His education was received in the Government School of Arts at Metiers-at-Chalons, Franco. Many of the buildings erected by him during the infancy of San Francisco still stand as monuments of his architectural skill. Among these landmarks may be mentioned the French Hospital, on Bryant street, and the old Pioche residence, on Stockton street. Mr. Oliver Everett, the junior member of the firm, though a native of Boston, Mass., received his education in this city, and acquired his knowledge of his profession under the personal instruction of Mr. Huerne, with whom he has been associated for many years. These gentlemen have built a great many large business buildings and beautiful residences in San Francisco and other California cities.

Laver, Mullany & Laver, Flood Building.

Perhaps no one individual has been more closely identified with San Francisco's architectural development than has Augustus Laver. Mr. Laver came to California many years ago, and located in San Francisco. By close application to business and a thorough knowledge of his profession he was not long in making for himself a most enviable reputation.

He was architect for the Huntington-Hopkins building, O'Brien building, Flood building, the Flood residence, Flood mansion at Menlo Park; Roman Catholic Cathedral, Montreal; Daniel Cook's residence, Marin county; Court House, Redwood City; and others too numerous to mention. He was also the original designer of the New City Hall.

A few months ago he admitted to partnership Mr. Patrick Mullany, who has been in his employ for about nine years; also his son, Mr. Charles J. F. Laver, both of whom are skillful draughtsmen.

Percy & Hamilton, Architects, 318 Pine St.

The above named firm have been in the business nine years. They were the architects of the State Insane Asylum, Stockton, Cal.; Masonic Hall, Stockton; Sperry's Flour Mills, and the Crown Flour Mills, Stockton, Cal.; Bourn & Wise Wine Co.'s wine cellar (a stone building 400 feet long by 77 feet wide, three stories high, the finest one in every respect in America); Academy of Sciences new building in course of erection on Market street next to Flood's building, San Francisco; the First Unitarian Church, corner Geary and Franklin streets, San Francisco; the Children's Play House, Golden Gate Park; the Omnibus Cable Co.'s new building, corner Tenth and Howard, also their new building corner Oak and Broderick streets; Alvinza Haywards' apartment house on Larkin street opposite New City Hall; Avinza Haywards' magnificent dwelling house at San Mateo, Cal.; the California Electric Light Co.'s several buildings in San Francisco; the Cunningham building at corner Second and Stevenson streets, San Francisco, and many other buildings of less magnitude in different parts of the State.

Reid Bros., 310 Pine Street.

It is always a pleasure to extend a hearty welcome to San Francisco to honorable and enterprising men of any trade or profession. The gentlemen whose firm name heads this article have been in this city but a very short time, consequently they are not closely identified with her architectural development, nevertheless they are worthy of mention in this issue because of the enviable reputation they bring with them from Chicago and San Diego, in both of which places they did much work which reflects great credit upon their ability. In the latter place the famous Coronodo Hotel is a monument to their architectural ability. We predict for them a successful career in San Francisco.

Kenitzer & Kollofrath, Office 601 California Street, Corner Kearny.

These gentlemen began business in San Francisco in 1856, since which time they have been very closely identified with the architectural development of the city. They designed and erected the Masonic Hall, Mercantile Library, State Capitol, Virginia City Court House, Anglo-Californian Bank, Mortuary Chapel and Cemetery buildings, Emann-El, and Shereth Israel, San Mateo county, Snitter Street Cable Railroad buildings. They also did the Lick House, Park Hotel Chico, Hansford block, Murphy building, T. V. de Laveaga block, Y. de Laveaga block, Head & Morrow block, and a great many more of the city's largest and finest buildings.

The lack of space prevents the mention of but a few of the numerous dwellings for which this firm were the architects. The principal ones are J. B. Haggin, Esq., R. M. Hamilton, Mr. Thompson, J. Brandenstein, Morton C. Fisher, Mrs. Grunswald, Captain H. H. Buhnes residence and business block.

ASSAYERS.

This is a business of great importance in San Francisco by reason of the close proximity of the mines. The following company belongs to the highly respectable portion of the city's business men, and sustains such trade relations as to be included among her solid and substantial concerns.

Selby Smelting and Lead Company.

This company are manufacturers of all kinds of lead goods and smelters of gold, silver and lead, refiners and assayers. The assay and general office is

at 416 Montgomery street, shot tower and lead manufactory, corner First and Howard streets, smelting works, gold and silver refining and cartridge factory at Vallejo Junction, Contra Costa county, Cal. The business was first started in 1864 by Mr. Thomas Selby, now deceased. In 1875 the present company was incorporated. As their business increased from year to year additional facilities have been added to the various departments and this plant as now operated is as complete as any of its kind in the United States. They do an enormous business which is increasing rapidly from year to year.

Thomas Price & Son, 524 Sacramento St.

Probably no assayer in this country is better known than Mr. Price, who established himself in this city in 1862. By his thorough knowledge and close application to his profession he has become an authority on the value of ores. In 1881 his son, Mr. Arthur F. Price, also an expert assayer and analytical chemist, was admitted to full partnership. The chemical laboratory, bullion rooms and ore doors are located in the massive building at 524 Sacramento street, where the gold and silver bullion is melted and assayed. Ores are here also received on consignment, sampled, assayed and sold on the open market to the highest bidder. One of the leading features of this business is the drawing of plans and specifications for mining machinery of every description. The business of this office aggregates annually from $10,000,000 to $15,000,000.

Louis Falkenau, State Assay Office.

Professor Falkenau began his professional career in San Francisco in 1866, and in 1868 was appointed State Assayer by Governor H. H. Haight, which position he held until the office was abolished by the new code. At one time he was Professor of Chemistry at Toland College, and can now point to a great many young men taught at his laboratory who hold prominent positions. Upon the abolition of the State Assay Office Professor Falkenau engaged in the manufacture of chemicals, and at the same time was analytical, technical and consulting metallurgist and chemist. He also did the Coroners' analyses for jurors under Drs. Swan and Dore. By long years of study and practice in Europe and the United States Professor Falkenau has acquired a thorough knowledge of his profession and is prepared to do assaying in all its branches.

ASSAYERS' SUPPLIES.

John Taylor and Co., 63 First Street and 412 and 414 Mission Street.

The above firm was established in 1852, and is composed of John Taylor and H. R. Taylor. They are the most extensive importers and manufacturers of assayers' materials, mine and mill supplies on the Pacific Coast. They also deal largely in school, physical and chemical apparatus of all kinds. Their trade is of vast magnitude and extends over an extremely large territory, including all the Pacific States and Territories, besides New Mexico, Mexico, Central and South American States, Australia and New Zealand. Messrs. Taylor & Co. have always shown themselves to be business men of enterprise and integrity, and to this fact may be attributed their great success. They carry one of the largest and best selected stocks of goods to be found in this country; it embraces everything known to the trade—assay balances and weights, crucibles of every description, scorifiers, hydrometers, cupels, furnaces, muffles, Taylor's patent hand rockcrusher, etc. They also carry a full line of text books, chemicals and chemical glassware. From their long experience in supplying the leading mines in California and adjoining States, they are able to fill all orders promptly and intelligently. All the leading chemicals, borax, cyanide of potassium, bi-carbonate of soda, pure lead and acids are supplied the trade at the lowest market rates. In fact for anything in their line the miner, mill men, and the trade in general in San Francisco territory, need go no further than to the above named firm. Illustrated catalogue furnished on application.

AUCTION AND COMMISSION.

San Francisco reckons in this branch of business some of her ablest and most influential merchants, who possess the proper spirit and invest their trade relations with the most commendable and unswerving allegiance.

The merchants here noted are recognized as leading exponents of the business, and hence suggest the prominence and distinction attaching to the representatives of other lines.

S. L. Jones & Co., 205 to 209 California St.

No firm in San Francisco is more respected, and none have had a more honorable career, than S. L. Jones & Co. This representative firm was established in 1852, and to-day is as strong and solid as any firm on the coast. Their business extends all over the world, and reaches a tremendous annual sum total. They import largely from Europe, China and Japan and the East Indies and export to the same countries. They handle spices, ginseng, crude opium, rattan, crockery and groceries of all kinds, and export flour in large quantities to China. The individual members of the firm are S. L. Jones and his son, E. D. Jones. Mr. S. L. Jones is a native of Wales, but is by long residence thoroughly identified with his adopted city and her best interests. Mr. E. D. Jones, his son, having been raised in the business, is thoroughly acquainted with all the details, so that he now assumes many of the responsibilities which were formerly his father's.

Killip & Co, Live Stock Auctioneers, No. 22 Montgomery Street.

This business was established in 1871. The members of the firm have been engaged in the live stock business a quarter of a century in San Francisco, and have conducted all the principal live stock sales in that period, amounting to millions of dollars. They have charge of the annual stock sales of J. B. Haggin, the Seth Cooke estate, Theodore Winters and all the most prominent breeders of California.

In addition to the auction business their sales privately are enormous, covering orders from every portion of the Pacific Coast for pedigreed live stock. Within the past few years their business of selling the fine breeds of cattle, such as Durhams, Holsteins, Polled Angus, Galloways and Herefords, has increased immensely. Their reputation is so well established that parties at a distance have no hesitancy in relying upon their good judgment in making purchases.

BANKS.

The banking institutions of San Francisco, national, savings and private, are conducted with singular and commendable ability, and nowhere in the country have bankers a better name or better business foundation. San Francisco is one of the few great cities of the country that enroll among their banking interests branches or agencies of strong and influential foreign banking institutions.

The savings banks present a flourishing condition, and as a barometer of the financial condition of the people indicate a satisfactory state of that class whose wealth largely consists of small savings.

The banks of San Francisco, as a rule, are alive to the business interests of the city, on which the financial branch exerts so great an influence. A majority of the banking institutions of the city, whose names are familiar in every quarter of the globe reached by commercial credits, are represented below.

Bank of California, 400 California Street.

This popular banking institution was organized and commenced business in 1864. It has a paid up capital of $3,000,000. The last statement shows also a surplus and undivided profit amounting to $2,565,653 88. This bank has always been a favorite and undoubtedly enjoys a larger commercial patronage than any similar institution on the Coast. They have an agency in Virginia City and correspondents in all the principal mining districts and interior towns on the Pacific Coast. Their agents at New York are the agency of the Bank of California; Boston, Tremont National Bank; Chicago, Union National Bank; St. Louis, Boatmen's Savings Bank; New Zealand, the Bank of New Zealand; London, Messrs. N. M. Rothschild & Sons. China, Japan, India and Australia, Chartered Bank of India, Australia and China. Letters of credit issued available

in all parts of the world, are drawn direct on London, Dublin, Paris, Genoa, Berlin, Bremen, Hamburg, Frankfort on-the-Main, Antwerp, Amsterdam, Copenhagen, Stockholm, Christiania, Locarno, Melbourne, Sydney, Auckland, Hongkong, Shanghai and Yokohama, all cities in Italy and Switzerland, Salt Lake, Portland, Or., Los Angeles, Denver and New Orleans. The officers of the bank are William Alvord, president; Thomas Brown, cashier; B. Murray, assistant cashier, and S. Franklin, secretary. The board of directors comprise some of the leading capitalists of the Coast; they are: Charles Mayne, F. G. Newlands, F. W. Sharon, Jerome Lincoln, J. C. Wilmerding, Antoine Borel, A. K. P. Harmon, William Alvord, H. H. Hewlett, Adam Grant and Myer Lewis.

Pacific Bank.

This bank was organized in February, 1863, and is the oldest incorporated commercial bank west of the Missouri river. Its capital has risen from $400,000 to $1,000,000, all paid up, and it has in addition accumulated a surplus fund of $700,000. In the last twenty-five years it has paid to stockholders $1 497,803 77 in dividends. Its volume of business has risen from $5,000,000 yearly to $225,000,000. What has contributed so largely to the success of the Pacific Bank has been the character of the men shaping its course. Dr. R. H. McDonald, the President, has a national reputation for purity and firmness of character. Captain James M. McDonald, the Vice-President, is one of the most popular men of the coast, and his business ability has done much to assist in bringing the bank to its present high standing in the commercial world.

First National Bank.

This was the first gold note bank organized in California, and began business in January, 1870, with a capital of $1,000,000, with James Phelan as President. In 1872 the capital was increased to $1,500,000, and in 1875 to $2,000,000. In January, 1880, it was reduced to $1,500,000, the difference being paid to stockholders. Mr. Phelan was succeeded as President by Mr. George Hooper, he by Mr. R. C. Woolworth. In May, 1883, Mr. D. Callahan, who was long Vice-President, was elected President. Mr. S. G. Murphy, who is now President, was elected in January, 1888. The bank has paid in dividends since its organization, $2,420,819, and is now paying at the rate of eight per cent per annum.

The Directors are: S. G. Murphy, President; James Moffitt, Vice-President; George A. Lowe, James H. Jennings, N. Van Bergen, James M. Donahue, James D. Phelan, George C. Perkins, and John A. Hooper. Mr. E. D. Morgan is Cashier and G. W. Kline, assistant. The bank will enter its new building, northwest corner Sansome and Bush streets, September 1st of this year. It is one of the most substantial and finest buildings architecturally in San Francisco.

The Sather Banking Company, SE. cor. Pine and Sansome Streets.

This well-known banking house was established in 1851 under the firm name of Sather & Co. In April, 1887, it was changed to The Sather Banking Company. In October of the same year they moved from their old quarters on Montgomery street to the elegant banking rooms they now occupy. They have a paid-up capital of $1,250,000. They sell bills and telegraph exchange on Drexel, Morgan & Co., New York, Drexel & Co., Philadelphia, Downer & Co., Boston, make collections in all parts of the United States, issue letters of credit on Brown, Shipley & Co., London, Drexel, Harjes & Co., Paris, which are exchangeable for travelers' credits in all parts of the world. The officers of the bank are Henry L. Dodge, President; J. L. N. Sheppard, Vice-President, and J. S. Hutchinson, Manager. Albert Miller, F. W. Sumner, Charles Main, Louis Sloss and W. P. Johnson are also Directors of the bank. The statements issued by the bank from time to time reflect great credit to the conservative management of the institution.

The Nevada Bank of San Francisco.

Among the heavy financial institutions on the Coast and one which takes high rank is the Nevada Bank. This bank commenced business some fourteen years since. It has a paid up capital of $3,000,000. The 30,000 shares are all in the hands of the five directors, and are fully paid up. The officers are: Mr. James G. Fair, President, who has a national reputation for integrity and business ability; Mr. John F. Bigelow, Vice-President, who has been connected with the bank for many years, and Mr. D. B. Davidson, Cashier. The directors are: Messrs. Jas. G. Fair, John F. Bigelow, J. W. Mackay, Jas. L. Flood and A. E. Davis. The officers and directors are well-known men in financial circles, the mere mention of whose names is a sufficient guarantee of the high standing of the institution. The bank has branches at Virginia City, Nev., and New York. Its London bank is the Union Bank of London, limited.

The Crocker-Woolworth National Bank of San Francisco, 322 Pine Street.

This bank commenced business June 1, 1883, under the firm name of Crocker, Woolworth & Co. In September, 1886, it was organized as a national bank, with a paid-up capital of $1,000,000. The bank has also a surplus of $200,000. The officers are: R. C. Woolworth, President; W. E. Brown, Vice-President; and William H. Crocker, Cashier. These officers, with Charles F. Crocker and E. H. Miller, Jr., compose the board of directors. The correspondents of the bank are: The National Park Bank, New York; First National Bank, Boston; Metropolitan Bank, Chicago; First National Bank, Philadelphia; Messrs. Mottinguer & Co., Paris; The Union Bank of London (Limited), London; Direction der Disconto Gesellschaft, Berlin. With these facilities letters of credit are issued, good in all parts of the world. The last statement of the bank is a flattering one and speaks well for the excellency and conservativeness of the management.

Anglo-Californian Bank, Corner Pine and Sansome Streets.

This bank was established July 1st, 1873, and succeeds to the business of I. Seligman & Company. It is incorporated in London, with a subscribed capital of $3,000,000, of which $1,500,000 is paid up in cash. Since its organization it has paid semi-annual dividends regularly, at the rate of 7 to 10 per cent per annum. The bank has also accumulated a reserve fund of some $600,000. The Directors in London are Isaac Seligman, of the well-known banking firm of Seligman Brothers; J. Lehay Montefiore, the executor and residuary legatee of the late Sir Moses Montefiore; I. Lushington, a Director in the London and County Bank, London; Right Honorable H. H. Tupper, M. P., and I. Simon—the last-named being manager, director and chief executive officer of the bank. The business in San Francisco has been and is controlled by Governor F. F. Low and I. Steinhart, managers, with P. N. Lilienthal, cashier. Under their management the bank has grown to be one of the leading financial institutions of the Pacific Coast.

People's Home Savings Bank of San Francisco.

The People's Home Savings Bank of San Francisco, located on the corner of Market and Fourth streets in the large Flood Building, has, from the very start, grown continually in public esteem until it now occupies a position second to none. Its most central position on Market street, its spacious, elegant and convenient banking quarters, with its experienced and genial management, make it a favorite place of investment with savings bank depositors. The guarantee capital of the bank is $1,000,000, being the largest of any savings bank on the coast, and among its long list of shareholders are many of our wealthy representative business men. While the policy of the bank is eminently conservative, it has such exceptional facilities for good investments that it is enabled with the greatest security to earn the largest returns for its depositors. Its last half yearly dividend was at the annual rates of 4.35 per cent on ordinary deposits, 5 22 per cent on term deposits and 6 per cent on the capital stock.

The bank furthermore pays interest from date of deposit and otherwise greatly favors its depositors.

The Hibernia Savings and Loan Society, Northeast Corner Montgomery and Market Streets.

This bank was incorporated April 12, 1859, and is one of San Francisco's most solid financial insti

tntions. The objects for which the association is formed are: That by its operations the depositors thereof may be enabled to find secure and profitable investment for small savings, and borrowers may have an opportunity of obtaining from it the use of a moderate capital on giving good and sufficient security for the use of the same. Any person may become a depositor of this society on subscribing to the by-laws. Deposits can be made from one dollar. Loans made on security of real estate within the city and county.

BELTING.

H. N. Cook, 325 Fremont Street.

Mr. Cook began the manufacture of leather belting in 1861. For many years he was located at 415 Market street, but some three years since it becoming necessary to secure larger and more commodious quarters, he secured the premises he now occupies on Fremont street, with a floor space 50x137½ feet, in the Donahue building. Recently Mr. Cook purchased the tannery formerly owned by James Duncan on Brannan street, between Eighth and Ninth. His facilities for the manufacture of California oak tan leather belting and sole leather is not equaled on the coast. Employment is given to from 20 to 25 men and goods are sold to the trade of the entire coast. Mr. Cook makes a specialty of header drapers for threshing machines and produces a strictly first-class custom made article constructed on an improved plan of his own. Raw hide belts and lace leather, oak tanned short lap belts, electric light belts, light double belts, leather hose, water cart pipes, fire buckets, mail bags and hunting bags, are turned out in first-class shape by this house.

L. P. Degen, 128-130 First Street.

At the above numbers Mr. Degen occupies three floors and a basement, containing all the modern machinery and facilities for the successful operation of his extensive business in leather belting; in addition he has a rawhide manufactory on Army street. Mr. Degen's manufactory is now the largest upon the Coast, turning out the very best qualities of belting, lacing and rawhide work. Among his specialties is the "Star brand," especially designed for sawmills and all fast-running machinery, and the "dynamo belting," already extensively used in electrical apparatus all over the Pacific Coast and Honolulu. He also keeps constantly on hand a large stock of various sizes of short lap and standard belting, besides from 80,000 to 100,000 feet each of 1½ and 2-inch "draper" belting for threshing machines, for which there is an immense demand.

French & Linforth, 35 Beale Street.

This company are Pacific Coast agents for the "Original Gandy Stitched Cotton Duck Belting." This belting has a reputation of which the agents and manufacturers can well feel proud. The success of the Original Gandy has been due entirely to the use of good material, practical workmanship and a willingness to profit by experience. After nine years' sale on this coast it is pronounced by all that have used it to be the very best and cheapest. In manufacturing it a fine-grained special-woven cotton duck is used, widths being woven for each-sized belt, thereby insuring a salvage and consequent even strain. It runs perfectly straight, does not slip or harden, and is guaranteed to run in wet places. Every belt is thoroughly stretched by revolving machinery. Further information can be obtained by writing to French & Linforth.

IMPLEMENTS.

This company are also Pacific Coast agents for Robert Mann axes, that have a national reputation; J. B. S. Co.'s files and wood saws. As a guarantee of quality this company offers to give two files for every one returned on account of defective temper. Thomas Devin & Co.'s malleable iron pipe fittings; George Griffiths Co.'s shovels and spades; T. E. Jackson's pick and sledge handles; Pitts Tubular Steel Whiffletrees Co's "Everlasting" whiffletrees, and also carry in stock chains, bolts, nuts, washers and barbed-wire fence, etc.

BOOTS AND SHOES.

Buckingham & Hecht, 25 and 27 Sansome Street.

Of the many firms engaged in this line that of the above house occupies the first place. By prudent and conservative management and enterprise its operations have extended, until to-day their trade extends all over the Pacific Coast. They are manufacturers of men's, boys', ladies, misses' and children's boots and shoes of a superior quality, their immense factory, located at Valencia and Twenty-sixth streets employing 500 hands, having a capacity of 2500 pairs of the various kinds per day. In ladies' shoes, besides a full and complete line they are turning out as fine goods in turns and hand welts as are made anywhere in the United States. The firm is having an immense sale of their men's $4 shoes, which is an innovation in shoe-making, being made without any side or back seam, and are the best goods for the money produced in the country. With as large a line of goods as that carried by any house in the country, this firm not only sell goods as low as they can be imported, but in many instances lower than any Eastern firm.

BOX MANUFACTURERS.

In this manufacture, San Francisco has eight establishments that employ 350 hands, consume annually 17,500,000 feet of lumber, and produce goods to the value of $1,000,000. The exponents of this industry belong to the leading class of San Francisco manufacturers, and sustain a highly reputable position. The character of the productions may be instanced as of the best. The leading firm in this line is represented below.

Hobbs, Wall & Co., 314 Spear Street.

The leading box manufacturers of the Pacific Coast is the above well-known firm, whose members are Messrs. J. K. C. Hobbs and J. G. Wall. They employ 130 men, and possess every known facility to successfully carry on their extensive business. They are prepared to furnish anything in their line, of the best quality and at most advantageous terms. They manufacture all varieties of packing boxes, such as canned fruit and cracker boxes, sugar and cigar boxes, dry goods cases, tree, grape and apple boxes, and make a specialty of beer, butter dovetailed and egg boxes; in fact, orders for every conceivable wooden box are filled satisfactorily, and with a promptness characteristic of all the business transacted by this firm. They are operating the Crescent City and Smith River Railroad in connection with their lumber mill at Crescent City, and are also owners of the steamer Crescent City, plying between Crescent City and San Francisco.

Union Box Factory, Powell and North Point Streets.

In the front rank of San Francisco's leading industries stands the Union Box Factory, which was established in 1869 at 114-124 Spear street, where the business was conducted until September 18th, 1888, when the factory was burned to the ground. Mr. R. E. Morey, the enterprising manager, at once began the erection of new buildings, corner of Powell and North Point streets, which he fitted up with the most improved machinery, facilitating the manufacture of boxes of all kinds and sizes with neatness and dispatch. Business was begun at the new factory, February 6th, 1889, since which time it has assumed gigantic proportions, more than 1,000,000 feet of lumber being made into boxes per month. Employment is given to 125 men.

BRASS GOODS.

In this manufacture San Francisco is beginning to assume an important position, secured through the discreet and vigorous management of her representatives in this line, who merit all the honor of establishing and pushing to success what is destined to become an industry of great extension in the near future. At present there are eight brass foundries, that employ 230 hands and turn out an annual product valued at $450,000. The entire Pacific Coast, Mexico and the Sandwich Islands are included in the territory controlled. Following is the representative house.

W. T. Garratt & Co., Corner Fremont and Natoma Streets.

This firm is widely known over the entire State and Territories. It is undoubtedly the leading brass

and bell foundry of the Coast, and is also large manufacturer of steam pumps and manufacturers and jobbers of engineers' supplies. This firm manufactures the celebrated Hooker'e steam pump, that was awarded the Centennial gold medal, diploma and written report, and are also Pacific Coast manufacturers of Hall'e duplex steam pumps and Richard's low-pressure hydraulic machinery, used for irrigating and draining land; alee an improved form of centrifugal pump with steam engines for direct driving; siphon draining machines, vertical centrifugal pumps for artesian wells, jet water wheele and other accessories. Their bells are made of the best bell metal and equal in tone to any made in the world. They manufacture plumbers' supplies and brass goods in endless variety. The firm publish complete illustrated catalogues of the goods manufactured by them, and these can be had by writing to the firm. All kinds of brass castings and bronze castings made to order. The firm are also heavy importers of iron pipe and fittings.

BREWERIES.

The brewing interests of San Francisco have contributed in a marked degree to the extension of her industrial progress, and to her solid and substantial status. The manufacture of beer is on a large scale, and its quality may justly be considered to equal any made elsewhere. The statistics of this industry for the last year represent the number of establishments at twenty-five, employing 550 hands, consuming annually 875,000 pounds of hops and 28,000 tons of barley, and producing 400,000 barrels of beer, valued at $3,000,000. The use of material incident to this great industry tends to strengthen the market for grain, and give it an impetus consistent with a ceaseless demand The representatives of this interest merit and enjoy a notable position in this city's business interests.

Chicago Brewing Co., 1420-1434 Pine Street.

This leading brewing company, among the largest on the coast, was originally established in 1872 by Nibbe & Co., the old establishment being located on Polk street, between Pine and California. After the fire which consumed the old establishment they purchased the present location and erected in its place the present model establishment, which is a substantial modern building, equipped with all the most improved and modern appliances for the brewing of beer.

In 1876 the firm changed to Ahrens & Co., and in 1883 the present company was incorporated under the present name. The present officers of the company are: N. Oblandt, President; J. A. Buck, Vice-President, and W. T. Jungblutb, Secretary and Treasurer. They are brewers of steam, lager beer and porter, and bottlers of lager beer and porter.

Their trade is very extensive, extending throughout the whole Pacific Coast and Territories, and besides they have a large proportion of the trade in this city and vicinity, their beer having a very large sale in all saloons, hotels and restaurants and private families.

Their beer, both lager and steam, is deservedly popular, and is noted for the excellent quality and purity, nothing entering into its composition but the very best and selected materials, and as such is recognized by all consumers, and naturally has the call over most others.

National Brewing Company, Corner Fulton and Webster Streets.

This leading brewery was originally established in 1861 by Gluck and Hansen as the National Brewery. Mr. Gluck died in 1877, and the business was continued by Charles E. Hansen and the widow of Mr. Gluck until 1884, when it was incorporated into a stock company, with Charles E. Hansen, President, George F. Volz, Secretary, and A. McLaughlin, Superintendent. They are brewers of Steam and Lager Beer, and were the first brewers of lager beer in this city. They have an extensive trade in the city and vicinity, and ship largely of lager beer and bottled beer throughout the entire Pacific Coast and Territories, and also export to the islands of the Pacific.

Their establishment consists of a large building 120x120 feet in dimensions, and have just completed a large and elegant brick building 115x70 feet, four stories in height, which is used for their lager beer department of their business. This building is built with every known modern convenience of the modern brewery and equipped with the latest and most improved machinery, including a refrigerator machine of the celebrated De La Vergne Manufacturing Company. This building has a storage capacity of 30,000 barrels at one time, and is one of the most complete buildings of the kind in the country. They give employment to about forty men, the brewery having a total capacity of 100,000 barrels per annum. Their beer is well known for its purity and excellent quality, and was awarded the gold medal three times in succession over all competitors at the Mechanics' Institute in 1885-87 and 1888.

BRICK MANUFACTURERS.

Union Pressed Brick and Terra Cotta Co. Office: Room 31 Flood Building.

This enterprising company enters into business in San Francisco at a very opportune time, as good building material is very much needed. There are no materials which are so durable and so economical for building purposes as pressed brick and terra cotta, and when properly combined with stone, nothing produces an effect so artistic and so pleasing to the eye. The Union Pressed Brick and Terra Cotta Company is financially one of the strong companies of this coast, it being composed of leading local business men, aided by Eastern capital and experience. Its officers are: John H. Wise, President; H. T. Scott, Vice-President; Chas. H. Frost, General Manager, C. S. Preble, Secretary, and C. A. Sbermao, General Agent. The works are located at Vallejo, with the general office at room 31 Flood Building, San Francisco. The machinery adopted by this company is of the latest improved patterns, which facilitates the making of brick and terra cotta of the finest quality at the lowest cost. The material used in the manufacture is free from alkali in any form and produces an article, which for color, uniformity of size, texture and strength is not excelled, if indeed equaled, in the world. The brick is of a deep rich red color, with smooth, almost polished surface, firmer than granite, so homogeneous that it is easily cut, and so hard that it withstands a pressure of 16,000 pounds to the square inch. The terra cotta is of the same shade as the brick, and when struck with a hammer rings like steel. The modeling, which is done by one of the foremost artists in America, is beautiful in design and magnificent in execution. The excellence of the production of this company will be their chief advertisement, and the builders of this coast are to be congratulated upon being able to procure such beautiful and durable material.

BRUSHES.

The leading representatives of this line belong to the highly respectable portion of San Francisco's merchants, and sustain such a trade locally and with her tributary territory as to be included among the important houses. There are five brush factories, whose product amounts annually to $500,000. The following is the principal firm in this line.

Buchanan Bros., 609 Sacramento Street.

This well-known firm commenced business in 1881. The firm consists of P. H., F. and William Buchanan, who are all young men. Their factory and salesrooms are located at 609 Sacramento street, where they employ from ten to fifteen hands in the manufacture of machinery brushes for flour mills and factories, brooms, brushes and feather dusters, and paint brushes of every variety. They are also large importers of their line of goods and supply the greater part of the trade of the Pacific Coast and Territories. The stock carried by this firm embraces everything in the line of brush and broom goods known to the trade. The members of the firm are popular, and by hard work and a conscientious attention to business they have secured a trade that they may well feel proud to possess.

CANNERS AND PACKERS.

Schacht, Lemke & Steiner, 16 and 18 Drumm Street.

The above firm succeeded to the old and well established house of George W. Meade & Co., Jan.

daly 15, 1889, though it was established previous to that time. The business was first inaugurated by Mr. Henry Schacht in September, 1884; March 1, 1885, it became Schacht & Lemke, and January 1, 1889, the present partnership was formed. They are importers and wholesale dealers in raisings, dried fruits, nuts, roots and herbs, and are packers of the "Lion Brand" of dried fruits and honey, and proprietors of the Monarch brand of honey. Their establishment for packing and drying fruit and raisins is in Fresno. Their trade is very extensive, shipping to all parts of the East and Europe, and their business with Australia, China, Japan and other points on the Pacific is of much magnitude. They rank among the leading commission houses of this city, and possess every advantage for the successful prosecution of this business.

Williams, Brown & Co., 116 California St.

This firm does a very extensive business in its line and is agent for the handling of some of the very best brands of canned goods, raisins, dried fruits, brandies, etc. Their business extends all over the world, wherever there is a market for California products. They are agents for the Schammel Packing Company; King-Morse Canning Company; Acme Packing Company; Sierra Nevada Packing Company; Marin Packing Company, and F. W. Searby's Azalea farm brand of extra goods packed in glass. They also represent a number of Eastern firms, and also five or six Alaska canning concerns. They are sole agents for the Boston Fishing and Trading Company—Sea Lion brand; Bartlett Bay Packing Company—brand of same name; Chilcot Packing Company—Glacier hand; Hot Springs Packing Company—Spear brand; and Baranoff Packing Company—Wigwam brand. Also Canoe Pass Canning Company, of B. C., packers of Drysdale and Lynx brands of salmon. This firm is also agent for the famous Naglee brandy, which is absolutely pure, containing no coloring matter. The members of the firm are: H. A. Williams, W. C. Brown, F. A. Passmore and W. M. Brison.

Louis Sloss & Co., 310 Sansome Street.

This is undoubtedly one of the best known firms on the Pacific coast. Mr. Sloss, who is a pioneer Californian, has been actively engaged in business in San Francisco for the last forty years. He is at present President of the Alaska Commercial Co., which controls the seal fisheries of Alaska. This firm are agents for the famous brands of Alaska canned salmon, Karluk Packing Co.'s Horse Shoe brand, Northern Packing Co.'s Anchor brand, Nushogak Canning Co.'s Moosehead brand. Messrs. Sloss & Co. confine themselves almost entirely to the export business.

A. Lusk & Co., Office 10 and 12 Main Street.

This firm is one of the largest packing establishments on this Coast. The house was founded in 1857, and was incorporated in 1888 with a capital of $300,000. Their cannery on Brannan street is 275x137½ feet, three floors, and is fitted out in the most thorough manner with every modern appliance for the rapid and systematic conduct of the business. They give employment to some 1700 hands. Their trade extends throughout the civilized world, they having agents in all the principal cities of the United States, Europe, Australia and the Colonies. Their fruit ranch, located in Sutter county, comprises 560 acres of as fine land as there is in the country, containing some 60,000 fruit trees. The officers of the company are gentlemen raised in the business, and are consequently acquainted with every detail of it.

CARPETS.

Frank C. Edwards, 123 Geary Street.

This widely-known carpet and wall-paper establishment of Frank G. Edwards occupies three entire floors, including the center store of the new Starr King Building. The visitor enters a spacious and magnificent storeroom, with a ceiling twenty-one feet in the clear, from Geary street, and is thence conducted to the various departments. The special lines of goods handled are carpetings and linoleum paper-hangings and decorations, and window-shades, curtains, cornice, poles, etc. The stock offered the buyer in each of these departments is unsurpassed by any house on the Pacific slope.

Parties desiring their houses carpeted and papered, either in whole or in part, should not fail to visit the pioneer establishment of Frank G. Edwards, where can be found everything in its line from a 50-cent cornice pole to a fine Wilton carpet.

CLOAK MANUFACTURERS.

Kraker & Baer, 15 and 17 Post Street.

This well-known firm are extensive manufacturers of children's and misses' cloaks and dresses, boys' kilt suits and overcoats, ladies' jackets, cloaks, tea gowns, wrappers and blouses, in all the latest designs and patterns, and carry in stock a large line of these goods, besides an excellent assortment of piece goods, trimmings, etc. Their premises are fitted up with every convenience for the conduct of their business, and their factory is equipped with the most modern improvements in machinery, run by electric power.

Goods are made especially to order in the various departments, and guaranteed, as to fit and finish, the equal of any house in the country. They employ some fifty hands, and both members of the firm give their personal attention to the business. This is the only house in the city making a specialty of children's garments and kilt suits, their trade extending throughout the entire Pacific slope.

H. Kramer, Nos. 24 and 26 Sansome Street.

This business was established by Mr. Kramer formerly of the firm of Kramer, Goodman & Brannstein, in 1874, and successfully conducted by him since. He carries on an extensive business in the manufacture of ladies' misses', and children's cloaks, sealette wraps in all the different styles and qualities, and also manufactures a full line of ladies' and infants' underwear wrappers.

A specialty is also made of misses' woolen suits, boys' kilt suits and ladies' linen and mohair dusters. A full and complete stock of these goods is constantly carried, and the trade can be supplied with goods in these various lines at as low prices as at any other similar house on the coast or in Eastern points.

His trade, which is rapidly increasing, extends throughout the Pacific States and Territories.

CLOTHING—WHOLESALE.

In this important relation San Francisco takes high rank and exerts an influence as sensibly felt in the West as this line of trade in New York and the large Eastern cities do in the East. The tendency of this market has been to meet the growing demand necessitated by the rapid settlement of the tributary districts and the establishment of general stores.

Covering a wide range is the consideration of a merchant's stock; clothing is invested with great significance in selecting stock so as as surely to meet the demands of the trade. In this particular this market excels the East, and Eastern men who have gone into business in this State are almost daily ordering samples from San Francisco. This market also offers other important advantages, among which may be mentioned the difference in freight, saving of time in the shipment of goods and the principle advantage of buying at first hands, thereby saving the profits of middlemen. Carrying this idea further back, San Francisco has a house that handles the wool from the time it leaves the sheep's back till it is ready for the man's back, as it has its own mills that manufacture its own cloth. This is a novel feature of the San Francisco clothing trade, which cannot be said of any other city in the country. These advantages offered by this market are so patent that he who runs may read.

Brown Bros. & Co., Nos. 121 and 123 Sansome Street.

This well-known firm, occupying a foremost position among the wholesale clothing and gent's furnishing houses, was established in this city in 1868, and is composed of Lewis Brown, Morris Brown, Ralph Brown and Bahr Sheideman. They are man-

factnrers of men's, boys', youths' and children's clothing, men's furnishing goods, and are proprietors and sole agents of the Oregon City Woolen Mills. This firm enjoys the distinction of being the only one in the United States manufacturing its own products into garments from woolens made at their own mills, thus guaranteeing to the trade bottom prices and saving them the profits of middle men. They occupy an elegant building, five floors and basement, 40x137½ feet in dimensions, which is completely stocked with their immense assortment of clothing, piece goods and men's furnishing goods—their departments being clothing manufactured of the celebrated "Oregon City" cassimeres, furnishing goods, special brands, the "Golden Gate" overalls and duck clothing, and their woolen goods department, which are complete in every detail. Their mills, where they manufacture cassimeres, blankets, shawls and Indian robes, are located at Oregon City, twelve miles from Portland, Oregon, and give employment to upward of 300 hands. The goods manufactured at these mills under the brand of "Oregon City" are recognized by the trade as being the best woolens manufactnred in the United States. The firm manufactures and consumes the entire production of the mill. They have a branch in Portland, Or., Nos. 2, 4, 6 and 8 North Front street, and also one at No. 559 Broadway, New York, where they manufacture clothing for their extensive Eastern trade. Their business extends all over the United States.

Neustadter Bros. & Co., Cor. Sansome and Pine Streets.

This enterprising and successful firm is one of the best known on the Coast. They are also the largest dealers in their lines of goods, and carry one of the largest stocks of goods in the United States.

They are importers and manufacturers of gentlemen's furnishing goods and clothing, their special brands being the celebrated "Standard" shirts and "Boss of the Road" overalls, and they carry in stock the most complete assortment of men's, boys' and youths' clothing, underwear, neckwear and hosiery. Their large five-story building on the corner of Sansome and Pine streets, is one of the handsomest in the city, and is admirably suited to the wants of their business.

Their entire stock of clothing is manufactnred in New York, and their gents' furnishing goods in this city in their immense factory, located on Gough and Grove streets, where they give employment to upward of 800 hands. Besides the establishments in this city and New York they have a branch at Portland, Or., their trade extending throughout the entire United States, and also to foreign points.

V. & I. Steinhart & Co., 227 Battery Street.

This well known firm was established in 1853 by V. Steinhart. The firm as now is composed of Israel Steinhart and Herman Heidelberg, being formed January 1st, 1889.

They are manufacturers of a complete line of men's, boys' and youths' clothing in all its branches, and carry as large and complete a stock as that of any house on the Coast, and as large as that of any similar Eastern house, thus giving the trade in this territory the advantage of supplying themselves with goods manufactured here in this city, at prices that cannot be duplicated by any Eastern house. The premises occupied by the firm consist of an elegant building, four stories and basement, equipped with all the modern improvements of a first-class mercantile establishment.

They give employment to upwards of thirty-five cutters and trimmers and 300 tailors in their factories.

With the facilities and experience possessed by this firm they are enabled to supply the trade in this territory with a line of clothing which for excellence of quality, fit, finish and durability cannot be excelled. Their trade extends throughout the Pacific states and territories, which are visited by their corps of traveling salesmen.

Shirek & Tonner, 217 and 219 Pine Street.

This firm was established in 1872 by Adolph Shirek, and continued by him until 1878, when he formed a partnership with F. Tonner, the firm becoming Shirek & Tonner. They are manufacturers of men's, boys', youth's and children's clothing and of California flannel underwear, a specialty being made of goods manufactnred from California cassimeres. They carry a most complete stock of clothing of all grades, both of California woolens and of the products of Eastern mills, and have an extensive trade throughout the States of California, Oregon and Washington. They give employment to about 150 hands in the various factories where their goods are manufactnred, and are prepared to supply the trade with clothing at as close prices as any competing house on the coast.

COAL.

Coal is an article of prime necessity among all people, though outside of the manufacturing concerns its use is not so imperative as among people who live where the festive blizzard must be met and conquered and where the mild and salubrious climate of California is not included among the natural blessings that are to be had without money and without price.

Yet the business is one of great importance in San Francisco, and is represented by companies and dealers distinguished for enterprise, integrity and high business qualifications. The companies draw their supplies from their own mines on the Pacific Coast, and also from British Columbia mines, besides what is brought from the East or from foreign countries.

J. Macdonough & Co., 41 Market Street.

The firm of J. Macdonough & Co., which is composed of J. C. Wilson and C. A. O'Brien, was established in 1873. It is one of the largest shippers of coal on the coast, and its business extends from Alaska to Mexico. Most of the gas works of the State are supplied by it with Anstrahan gas-coal for gas-making purposes, and most of the foundries throughout the State receive their supply of pig iron from this firm. The firm has a very large family trade in this city, and supplies many of the principal hotels, and also the steam trade. The yards occupy two entire blocks on Folsom street, from Spear to Beale, and employment is given to over sixty men. The firm furnishes coke and coal of all kinds, and is prepared to deliver it in lots from a ton to a cargo; in fact, any order in the coal or pig iron line Messrs. Macdonough & Co. are ready to fill.

COMMERCIAL AGENCY.

R. G. Dun & Co., 316 California Street.

Dun's are quoted so often as an acknowledged authority in matters pertaining to business and the condition of trade as to become in commercial circles as familiar as household words. It is useless to say that the mercantile agencies are absolutely indispensable to the merchant or manufactnrer who sells on credit. In 1841 Messrs. R. G. Dun & Co., seeing this necessity, organized this system. They have 125 branch offices in the principal cities of the United States, Canada, and London, England, and also a continental, and Australian, correspondence. Collections are a specialty and the attorneys employed represent the best legal talent in the country. Mr. Jay Lugsder is the resident manager.

COMMISSION—PRODUCE.

This business is represented by a class of business men to whom the State is indebted for much of the desirable advertising she enjoys. They handle California prodnce, which, in a large proportion, consists of green fruits, and no State in the Union can claim half the amount or variety that is produced in this State. California raisins have almost driven the imported article out of the American market. Our prunes are now considered to have no superiors. California sun-dried fruits are sold to all markets of the world. The following are the principal produce merchants of this city.

McDonogh & Johnson, 403-405 Davis St.

The establishment of this business dates back some twenty years, and was under the management of Mr. McDonogh Sr., some ten years, later Mr. McDonogh Jr. was admitted as partner, and about five years later Mr. Johnson joined the firm, since which time the business has been run under the firm

name of McDonogh & Johnson. They occupy commodious quarters at the corner of Davis and Washington streets. They do an extensive wholesale commission business in the handling of California and Oregon green and dried fruits and produce of all kinds. They ship to all parts of the country, and solicit consignments from all fruit growers. Both members give their personal attention to the business, which is a guarantee that all parties receive fair treatment from their hands.

Allison, Gray & Co., 501-509 Front Street.

This business has been established some ten years. The members of the firm are D. E. Allison, J. M. Gray and J. E. Allison. They occupy a commodious four-story building, 100 by 127 feet in dimensions, on the corner of Front and Washington streets. In this store can always be found a very extensive assortment of green and dried fruits, nuts and produce, according to the season. They ship to all parts of the country and solicit consignments, on which liberal advancements are made. Remittances are promptly made at all times, and all parties dealing with them will receive fair treatment, as the reputation of the house is A1.

P. Steinhagen & Co., 408-410 Davis Street.

Mr. Steinhagen has been in this line of business some nine years, and occupies a prominent position in the produce interest. He handles all kinds of California and Oregon products in their season, including green and dried fruits grain, wool, hides, beans, potatoes, cheese, eggs, butter, etc. He does a general shipping business to all parts of the Coast. Consignments of produce of all kinds are solicited, on which liberal advancements are made, and prompt returns are guaranteed.

Phelps, Butler & Co., 320 Davis Street.

The above firm is the latest acquisition to the commission produce business of the city. The firm is composed of Messrs. C. H. Butler and F. M. Phelps. Mr. Butler has been prominently identified with the Produce Exchange for the last ten years, while Mr Phelps has been a prominent business man in this section for a number of years. They will do a general wholesale and retail business in the handling of California and Oregon produce of all kinds. They expect to build up an extensive business and win the confidence of the people by "fair dealing." They solicit the consignment of all kinds of produce, such as green and dried fruits, grain, beans, potatoes, butter, eggs, poultry, etc. Liberal advancement will be made on all goods shipped to this firm and with prompt remittances, the firm are bound to succeed and occupy a prominent position in the trade.

Dalton Bros., 308-310 Davis Street.

This firm does an extensive wholesale commission business in the handling of all kinds of California and Oregon products. The firm is composed of Frank and T. B. Dalton, and they have been successfully established in business since 1867. They occupy a commodious two-story brick structure, 45x137½ feet, and give employment to from ten to twelve men at all times of the year. Green and dried fruits, beans, potatoes and grain are specialties of the firm. They do an extensive shipping business to all parts of the coast. They solicit consignments of all goods in their line, and prompt returns are guaranteed to all parties doing business with this house.

Wetmore Bros., 413-415-417 Washington St.

This firm does a general wholesale commission business in the handling of all kinds of produce, including green and dried fruits, raisins, nuts, honey, poultry, eggs, etc. They are also selling agents for the Hawaiian Banana depot, for which R. Tucker is general selling agent. An extensive business is done in the handling of bananas, and this firm without doubt handles three-fourths of all bananas that come to this Coast. They are also large importers of cocoanuts, which are shipped to all parts of the country, also dealers in desiccated cocoanuts, which are put up for families', confectioners' and bakers use. The firm occupy commodious quarters, giving them every facility for the conducting of their business. Special attention is paid to country orders. Consignments are especially solicited, for which remittance is promptly made.

A. Calli Fruit Co., 516-518 Sansome St.

The establishment of this house dates back to 1868. They occupy a commodious building, being three floors, each 50x120 feet. They employ nine assistants in the various departments. They deal in tropical, California and Oregon fruits, nuts, produce, butter, cheese, poultry, potatoes, grain, wool and other staples. They import direct the celebrated "Cerro" brand of olive oils, made at Cerro, Italy. They import by the cargo, and are constantly receiving fresh additions to their stock. The members of the firm are Messrs. A. Desoto and P. Campodonico.

CHINA AND GLASS WARE.

Nathan, Dohrman & Co., 124 to 132 Sutter St.

This well-known firm was originally established in 1850, the present consisting of B. Nathan and F. Dohrman, being formed in 1862. They are extensive importers of crockery, glassware, lamps ornaments and art goods, carrying a larger stock of these goods in every department than any similar house on the coast, and fully as large as any house in the country. Each department represents a full and complete assortment of all goods manufactured in each respective line

On the main floor of their large establishment is their glassware, white crockery and white china, hotel, steamship, bar and restaurant supplies and art rooms.

On the second is their lamp and chandelier department and china room.

In crockery, besides a full and complete line of all the well-known makes, they handle the celebrated "Maddock" hotel ware and semi-porcelain, acknowledged to be the best make of crockery manufactured in England.

In glassware the firm carries an assortment of all the latest and newest patterns of both foreign and domestic makes, receiving them as soon as they appear in the market.

In the lamp department they carry as complete an assortment of all kinds of library and piano lamps, lanterns and chandeliers as can be found anywhere, and are headquarters for the celebrated "Rochester" lamps.

In china, besides a full and complete line of dinner, tea and chamber ware, several assorted stock patterns are kept, from which duplicate pieces can be ordered, the same as in plain white ware, an advantage fully appreciated by the trade.

Adjoining the china room is the art room, where a large assortment of elegant and expensive as well as medium and low-priced articles are carried. Mr. Nathan, the senior member of the firm, resides in Europe and attends to the purchase of all the latest novelties as soon as produced, thus giving the house the advantage of obtaining goods as soon as Eastern houses.

Representing, as this house does, a large number of manufacturers, and, dealing extensively with all leading manufacturers in Europe and America, import orders are taken for dealers in the interior, who can thus have all the benefits of direct importation without being obliged to take large quantities, and can, in addition, when running short, supply themselves from the stock kept on hand.

DRUGS—WHOLESALE.

The drug trade is in a very flourishing condition, and promises to expand, along with other important lines of business, by reason of the rapid increase of population and the new railroad entrance into Oregon. This latter advantage will enable San Francisco merchants, not only in the drug trade, but in all lines, to regain a portion, at least, of the trade lost when the completion of the Northern Pacific Railroad enabled Portland and other northern points to cut into her trade. The custom of the new population of California will come to San Francisco, almost as a matter of course.

Redington & Co., 23, 25 and 27 Second Street.

Taking a prominent position among the drug houses of the Coast is the above firm, established in

850 under the firm name of Story, Redington & o. The firm as now constituted consists of the fol- wing: C. W. Smith, W. P. Redington, A. G. offin, 1. S. Coffin, the latter residing in Brooklyn, . Y., who have charge of the branch house, 72 ohn street, N. Y., the firm being Coffin, Redington Co. This enterprising house, finding their former narters too small for their rapidly increasing busi- ess, have recently moved to tbe elegant new build- g on Second street, which comprises five floors nd basement 55x137½ feet in dimension. They ndoubtedly possess the best equipped drug estab- shment on the Coast, where a most complete line drugs, chemicals, patent medicines and druggists' ndries is carried. They are manufacturers of any proprietary medicines, pharmaceutical prepar- ions, fluid extracts, elixirs, syrups and many other portant articles known in pharmacy. Their labora- ry, under the charge of Professor E. W. Runyon, e Dean of the College of Pharmacy, is located at Stevenson street, and is one of the most complete nd largest in the country.

DRY GOODS AND NOTIONS—WHOLESALE.

In this line San Francisco wields a potent influ- nce, and its representatives are among the leading nd most prominent merchants. The cautious opera- on of this business during the past few years, en- ndered by the comparative stringency of the mes, has led to a safer and more methodical basis. ransactions during the past year have been of an ex edingly satisfactory nature—in fact, business was tter than any previous year. The trade is in a althy condition, and failures reported so far have en fewer than usual. The influx of people into e State, as well as the opening up of Oregon to di- ct communication, cause dealers to entertain a ry flattering prospect for the coming year.

The territory controlled by San Francisco embraces alifornia, Nevada, Idaho, Oregon, Washington Ter- tory, Mexico and the Sandwich Islands.

osenbaum & Co., 125 and 127 Sansome Street.

This leading house was established in 1859, and as an extensive trade throughout the entire Pacific oast and Territories. They are importers of fancy y goods and notions, carrying as large and complete stock as any similar house in the country, embrac- g a full and complete line of hosiery, underwear, rsets, laces, embroideries, ribbons, dress and cloak immings, buttons, small wares of all kinds, and elegant line of white goods. A leading specialty ith this firm are their superb lines of corsets and dies' and children's underwear and hosiery, carry- g at all seasons the best assortment of any job- ng house in the United States.

The premises occupied consists of an elegant build- g, five floors and basement, 32x137½ feet in di- ension. They give employment to thirty-five men the various departments of their establishment, d have four traveling salesmen, who visit the ade in this territory.

With the immense stock carried this house is en- led to supply the trade in this territory to a much ttor advantage than Eastern jobbing houses, and as close prices as any house in the country.

evi Strauss & Co., Nos. 14 and 16 Battery Street.

The dry goods house of Levi Strauss & Co. was tablished in 1853. They are importers and holesale dealers in foreign and domestic dry goods, otions, and are manufacturers of a complete line of ents' furnishing goods. They occupy an imposing uilding, four floors and basement, 90x137½ feet in mension.

The stock carried by this well-known house is nite as large as that of any similar house in the ast, their stock being complete in every depart- ent. In their dry goods department they make a pecialty of foreign goods, and have resident buyers all the principal markets of Europe, thus obtain- g all novelties as soon as any Eastern house.

Their factory is located at 32 Fremont street, in e Donahue building, and occupies a space 160x 20 feet. They give employment to about 450 ands, all white labor, in the factory, besides em- loying eighty-five in their store and warehouse.

A specialty of this house is the manufacture of a full line of men's furnishing goods, a leading one being their celebrated "Patent Riveted Clothing." Their trade extends throughout all parts of the United States, Australia and the tropical islands.

E. & S. Heller, Nos. 315 and 317 Pine Street.

This house was established in 1883, and is composed of E. L. Heller and S. W. Heller.

They are importers and wholesale dealers in foreign and domestic dry goods, ladies' and gents' furnishing goods, and also agents of The Marysville Woolen Mills, who are manufacturers of a superior grade of blankets, flannels and cassimeres. The stock carried by this firm is very extensive and embraces everything pertaining to the line. This firm have a resident buyer in New York City and deal exclusively with first hands, thus giving their trade the advantage of obtaining goods at the very lowest prices. The premises occupied consists of a five-story building, with basement 30x137½ feet in dimension, and is especially adapted for rapid transaction of their immense business.

They employ five traveling salesmen, and their trade extends throughout the Pacific coast and Territories and as far East as Omaha, Nebraska.

Sachs Brothers & Co., Corner Bush and Sansome Streets.

This well known firm was established in 1863, and is composed of Lippmann Sachs, Samuel Sachs and L. Stiefel. They occupy the building at the corner of Bush and Sansome, which is five stories in height with basement, and 42x137½ feet in dimensions. They are wholesale dealers and importers of fancy goods and notions, and the most complete stock of trimmings, laces, corsets, underwear, ribbons, embroidery, yarns, parasols, white goods, notions and hosiery to be found on the Coast. They import all of the foreign goods handled by them direct from European markets, and have resident buyers both in Europe and New York, thus giving them the same advantage of obtaining the latest novelties and staples as enjoyed by New York or other Eastern jobbing centers. They employ five traveling salesmen, who visit the trade in the Pacific Coast and Territories.

ELECTRICAL SUPPLIES.

California Electrical Works, 35 Market Street.

This company are extensive dealers in and manufacturers of electrical goods of all descriptions. Their aim is to be the one place on the Pacific Coast where all varieties of electrical instruments and incandescent lighting plants may be purchased, keeping in stock at all times a large variety of telegraph and telephone material. They are a general depository for dealers in electrical machines and material. A few of their specialties and for which they are Pacific Coast Agents are the Gamewells Fire Alarm and Telegraph System, Eickemeyer's dynamos and motors, a number of physicians' batteries, incandescent lighting plants, Okonite Insulated Wires, Gassner Dry Batteries; etc. The company do an extensive business in gold and silver plating and pay particular attention to the manufacturing of anything in their line to order. Private houses and public buildings are fitted with electrical communications at short notice; in fact this is the electrical supply house of the Coast.

FRAMES AND MIRRORS.

S. & C. Gump.

This firm is the oldest in its line in the city, having commenced business in 1858. The firm is composed of Solomon and Gustav Gump. They import and manufacture mirrors, picture-frames, cornices, ornaments and mouldings of every variety. They contract for all kinds of bar fixtures, and make all kinds of woodwork from architects' designs. They are also large manufacturers of wood mantels of native and foreign wood. Their factory is located at 251 Jessie street. A full line of bronzes, bisques, marble statuary, and a fine line of engravings, etchings and water colors are also carried. Mr. S. Gump is now in Europe selecting novelties in these lines. Their store and salesrooms occupy five

floors and basement at 581 and 583 Market street. They have also a branch store at 184 Front street, Portland, Or.

FRESCO ARTISTS.

Tojetti & Busch, Fresco Artists and Interior Decorators.

The elegantly appointed rooms, Nos. 123 and 124 Murphy building, corner Market and Jones streets, are occupied by Messrs. E. Tojetti and W. Busch. As fresco artists and interior decorators these gentlemen stand pre-eminently at the head of their profession. Mr. Tojetti has been a resident of San Francisco for a good many years, during which time he has done numerous buildings, which he can justly refer to with pride, the most worthy of mention being the Diamond Palace on Montgomery street. He is also a portrait artist of high repute, and in the residences of a great many of our leading citizens can be found specimens of his beautiful paintings. Mr. Busch came from New York City, where his artistic designs and superior workmanship have made for him a most enviable reputation. Among his work there may be mentioned the Madison Square Theatre, Wallack's New Theatre, New Casino, Union League, New Restaurant Hotel Brunswick, Baptist Church, Dr. Chapin's church, and others too numerous to mention. In St. Louis he did the magnificent residence of Adolphus Busch the great brewer, who was so delighted with the work that he insisted upon the artist receiving for his services twice the amount stipulated for in the contract. He also did the beautiful new Presbyterian Church in St. Louis and the residences of Dr. Spencer and John Grether. In Syracuse, New York, the beautiful decoration of the Grand Opera House proclaims his superior artistic ability. Shortly after coming to California Mr. Busch was engaged to do the interior decorations of the Hotel Del Coronado at San Diego. He then came to San Francisco and associated himself with Mr. Tojetti, since which time they have both had all the business they could manage.

FLOUR MILLS.

Sperry & Co.

The history of the rise of such firms as the above is evidence of the vast progress of our State, and seems a guaranty of its future greatness. Their extensive business is the outgrowth of one established in a small way thirty-six years ago. Their present mill is equipped with the latest and best milling machinery known to the modern roller process, with a capacity of 1500 barrels every twenty four hours. That this is scarcely equal to the present demand is shown by the fact that the mill runs night and day. During the past year it has turned out over 356,000 barrels of flour, to make which it has consumed over 50,000 tons of wheat.

These facts, combined with the advantage of having the choice of the wheat of the great San Joaquin Valley, the best wheat-growing section of the State, accounts in a measure for the uniform excellency of the flour put on the market.

"Sperry & Co." were incorporated in 1884, and the present officers are: G. B. Sperry, President; James Hogg, Vice-President; A. B. Sperry, Secretary. The San Francisco office is located at 22 California street, and is in charge of James Hogg and James W. Sperry.

FURNITURE.

San Francisco has a well merited reputation in this branch of manufactures. The statistics for the past year represent 18 establishments, employing 800 hands, consuming 9,000,000 feet of lumber and producing goods to the value of $1,300,000. San Francisco furniture is sold all over the Pacific slope, and for novelty of design, perfect finish, durability and cheapness, cannot be excelled. The representative in this line stands at the head and front of San Francisco furniture houses, with a name that is a synonym of credit wherever known.

F. W. Kreling & Sons.

This company occupy the splendid new building Nos. 532, 534 and 536 Market street, consisting of four floors and basement. They carry one of the heaviest stocks of furniture on the Pacific Coast, and enjoy a trade second to none possessed by any other house in their line. Their factory is located on Guerrero street and covers an area 280x300 feet. Within the past four years they turned their attention to the building of wood mantels, of which they are now the largest manufacturers on the Pacific Coast. They make more than 100 different designs in all kinds of native and foreign wood. They fitted up the London, Paris and American Bank, limited, also, the offices of the Lion Insurance Company. Either of these jobs is a sufficient guarantee as to the ability and facility possessed by Kreling & Sons for filling any orders they may receive in the office fixture line.

Chas. M. Plum & Co., 1301 and 1307 Market Street.

This firm is prominent in their line, carrying a large assortment of furniture carpets, curtain materials, window shades, oil cloths, bedding, etc., etc.

GENTS' FURNISHING GOODS—WHOLESALE.

The business in this line during the past year was better than for any previous year, and the prospects for the future are equally favorable for a continuation of the same satisfactory conditions. Collections have been better, failures fewer, and customers are discounting their bills more than formerly. Warm competition is met from the East, but San Francisco houses not only meet it, but do better for their customers. Trade is easily retained because of direct importations, which were greater last year than any previous year.

Goods are sold throughout California, Washington, Oregon, Nevada, Arizona and New Mexico, while a growing business is done in Texas, Mexico, Sandwich Islands and some of the South Sea Islands. San Francisco, in this relation, maintains a position and direction which give evidence of the efficient management and discreet calculation of her representative houses.

W. Cohen & Co., 13 and 15 Battery Street.

This well-known house was established in 1870 by W. Cohen, the present firm of Cohen & Co., composed of W. Cohen and L. Hirsch, being formed in 1876. They are extensive manufacturers of men's, youths' and boys' clothing and a full and complete line of men's furnishing goods. They occupy the building—three floors and basement, 30x100 feet in dimension—at 13 and 15 Battery street, and also the two upper floors of the adjoining building, 50x100 feet, for their factory, which is equipped with the most improved machinery, run by electric power, employing upwards of 75 hands. Besides the hands employed in their factory, this firm give employment to about 100 hands outside in the manufacture of their products. This firm make a specialty of overalls and shirts, their special brands, the "Popular" overalls and the "Elite" white and flannel overshirts and flannel underwear, being recognized by the trade as the best made on the Coast. Their goods, for cut, finish, fit and quality have no superior on the Coast, and compare favorably with the best goods made in Eastern points. Their trade is constantly increasing in volume yearly, and extends throughout the entire Pacific States and Territories and as far east as Colorado and New Mexico, which is visited by their traveling salesmen.

Weil, Baer & Co., 113 Battery Street.

This firm was originally established in 1881 as Weil, Leiters & Co., the present firm consisting of D. Weil, J. Weil and L. Baer, being formed in 1884. They are importers and manufacturers of men's furnishing goods, and carry in stock a full and complete line in all its branches. Their specialty is their justly celebrated "Oriental" white and colored shirts, which are made with their patent neckband, and which have a very large sale in this territory. They manufacture all the goods handled and give employment to from 125 to 150 hands in the various departments of their establishment. Their trade extends throughout the Pacific Coast and Territories, and is constantly increasing.

Lowenberg & Co., No. 20 Sansome Street

This firm was established in 1852 and is composed of I. Lowenberg and Albert Lowenberg, the firm as

now constituted being formed in 1887. They are importers and manufacturers of gents' furnishing goods, overshirts, overalls, cassimere pants, etc. The premises occupied by this representative house consists of four floors and basement. They give employment to upwards of two hundred and fifty hands in their various factories, and manufacture very extensively of gents' furnishing goods, their specialties being the "Pacific Coast" overalls, "Nonpareil" white shirts, duck and blanket-lined clothing, and carry in stock a most complete line of men's furnishing goods, California flannels and underwear. Their trade, which is constantly growing in volume, extends throughout the entire Pacific States and Territories.

New York and San Francisco Collar Co., 4, 6, and 8 Battery St.

This company was incorporated in 1875 and is composed of Leopold Brenner, Sol J. Levy and Gustave Brenner. They are importers and manufacturers of men's neckwear, hosiery, silk handkerchiefs, suspenders, white shirts, linen collars and cuffs, and have the sole agency for genuine celluloid collars and cuffs, cloth faced collars and cuffs, and also represent the only exclusive night robe manufacturer in the United States a Baltimore house which turns out every variety of night robe from the plainest to the finest embroidered article.

In neckwear this company carries a full and complete line of all the different styles manufactured and is first in the field to secure the latest novelties, thus giving to the trade the latest and choicest selections that can be found on the coast. The company's trade extends throughout the Pacific States and territories and is increasing rapidly.

Lewis Meyerstein, 109 Sansome Street.

The business of this house was established by Lewis Meyerstein in 1855 and conducted by him continuously and successfully since. The premises occupied consist of a building 34x85 feet in dimension, three floors and basement. He carries a complete stock of clothing, gents' furnishing goods, shirts, overalls, underwear, hosiery, neckwear, collars and cuffs, in fact everything embraced in this line. A specialty is made of the manufacture of gents' furnishing goods, his leading brands "Nonpareil" dress shirts and "Pacific Coast" overalls having a very large sale.

A full and complete stock of men's, boy's and youth's clothing is also carried, of all grades, to suit the demands of the trade. The trade of this house is large and extends throughout the Pacific Coast.

GLOVE MANUFACTURERS.

Baruch & Newman, Nos. 113 and 115 Pine Street.

This enterprising firm stand high among the glove manufacturing establishments of this city and was established in 1887. They are manufacturers of ladies and gents' buck, goat, seal, calt, kid and dogskin gloves of all gradee and shades, in button tops, patent button, string "Porter" fastener, strap and patent button, rubber top, half gauntlets, full gauntlets and cowboys' gloves.

Their special brand is the "Golden Gate" glove, recognized by the trade as first-class in every respect. They also make a specialty fine brand of goods in ladies' kid gore gloves and also the "Langtry" gauntlet, which are decidedly popular.

They are now introducing a new glove called the "Fauntleroy" gauntlet, which is made of kid, with a five-inch cuff, in all the latest shades.

Their trade is constantly on the increase, and extends throughout the entire Pacific States and Territories.

GUNS AND SPORTING GOODS.

In this line San Francisco has assumed a pronounced and indubitable direction, and the representative mentioned is among the leading dealers of the West. With the rapid seizure of the various devices for sporting, and the inauguration of gun-clubs, has grown this branch of the trade, which has speedily taken on the essentials of vigor and prominence.

Besides a large local trade, the dealers supply large quantities of goods to hundreds of customers throughout this part of the country. All the various articles and devices for hunting and sporting purposes, of the best makes and in the greatest variety, are kept in stock, and purchasers can be supplied with any article in this line as satisfactorily as in any other city in the land.

Clabrough, Golcher & Co., 630 and 632 Montgomery Street.

This firm was established in 1867. The individual members are J. P. Clabrough, W. J. Golcher and H. C. Golcher. They are manufacturers of gunsand pistols, and importers of fishing tackle, sporting and athletic goods of every description. Their factory for the manufacture of guns and fire arms is located at 15 St. Mary's Square, Birmingham, England. They manufacture the J. P. Clabrough & Bro. hammer and hammerless breech-loading guns; also the W. J. Golcher breech-loading gun. This is the only house on the Coast that are actual manufacturers of guns. Besides their own guns, they carry a full line of W. and C. Scott & Sons'. They also have the largest stock of American makes, carrying at all times a complete line of the Parker Bros. breech-loading guns, L. C. Smith, Remington, Colts, Lefever, Harrington & Richardson. The firm is also agents for the principal rifle manufacturers, and have at all times in stock a complete assortment of Winchester, Marlin, Colt, Ballard, Remington, Kennedy and Steven's magazine and single shot rifles. This firm have in operation in connection with their business, a repair shop in which are employed the most skillful gunsmiths, the firm making the repairs of fine guns and rod a specialty. The firm carry a very large stock of lawn tennis, baseball and athletic goods of every description. They are large importers of fishing tackle of the very finest quality. The firm, beside doing a retail business, do a large jobbing trade extending over the entire Coast.

R. Liddle & Co., 538 Washington Street.

This firm was established in 1853, doing business for twenty-nine years under the firm name of Liddle & Kaeding. They are importers and dealers in fine guns, rifles, pistols and fishing rods, sole agents for Allcock's celebrated trout and salmon flies; also, agents W. and C. Scott & Sons, Parker's, Colt's, Remington and Grener firearms, and L. C. Smith's celebrated hammerless guns. They handle Spalding & Reach's baseball goods and do all kinds of repairing, employing only skilled workmen in their shops. They manufacture fishing rods to order and keep in stock a large assortment of their own make. They enjoy a large share of the patronage of this coast.

HARDWARE & AGRICULTURAL IMPLEMENTS.

This is one of the heaviest interests in San Francisco. The individual houses engaged in the trade are not only among the largest in the city, but the total volume of business transacted will foot well up to that of any other line. This market is now in a position to control a great deal of trade that has been going elsewhere, by reason of additional and superior shipping facilities. The rail and water lines are now practicing a more liberal policy toward San Francisco, and this has been no small factor in meeting successfully competition with other points.

The general hardware trade of San Francisco covers California, extends into Alaska, British Columbia, Washington, Nevada, Arizona, with considerable export trade to Pacific Islands and Mexico. The trade with Mexico has been much better than ever before, as San Francisco is able to compete with Eastern houses, by reason of a more familiar acquaintance with the character of the trade and the very complicated Government regulations.

The representatives of this notable element of business as here given indicate houses of world-wide reputation, for whom may be truly claimed the essentials of sagacity and prudence which have made for this market so honorable and imperishable a record.

Huntington-Hopkins Company, Hardware, Iron, Steel and Other Metals, Nos. 18 to 24 Fremont Street, 15 to 25 First Street.

In reviewing the hardware business of San Francisco, the Huntington-Hopkins Company, owing to

the important position which it occupies, is certainly entitled to first mention.

The firm was established in the city of Sacramento in the year 1849 by Mr. C. P. Huntington, since which time it has been its purpose to keep in advance of all competitors. Year by year the business has been continually increasing until at last it assumed such gigantic proportions that it became necessary to give up the old stand at the corner of Market, Bush and Front streets, where the business had been conducted since the year 1872, and look about for more commodious quarters.

A large army of men have been busily engaged in removing the immense stock of goods to their massive new building on Fremont street, which is one of the largest and most conveniently appointed on the Pacific Coast. This building connects with their four-story brick building on First street.

The goods carried by the Huntington-Hopkins Company embody everything known to the hardware, iron and steel trade. Few houses in the greatest Eastern cities can boast of a larger and more complete line of goods.

The new catalogue to be issued by this enterprising house will be as complete as any published in the country.

Baker & Hamilton, Junction of Market, Pine and Davis Streets.

The above firm is composed of L. L. Baker and R. M. Hamilton, both of whom are pioneer Californians, having come to the State in '49. In 1854 they formed a partnership in Sacramento. Beginning with small capital they soon become, through close application to business and honest dealing, one of the leading hardware and agricultural houses in the State. The San Francisco house was established twenty-nine years ago, since which time the business has steadily increased, until now the annual sales have assumed the gigantic proportion of upwards of $2,000,000. A large percentage of the goods sold by Baker & Hamilton are their own manufacture, being made at their works at Benicia. We append a small list selected at random: Eureka Gang and Sulky Plows, with patent land gange attachment; Benicia Riding Cultivators, Benicia Augle Iron Harrow, Benicia Barley Crushers, and, in fact, a very complete line of agricultural implements of all kinds and descriptions. Also a large assortment of spring wagons.

HOSIERY—WHOLESALE.

The California Hosiery Company.

Taking a leading position among the manufactnring interests of the coast is the above company, which was organized as a stock company in 1881 with a capital stock of $600,000, with $212,000 paid in. The officers of the company are: Thomas Crellin, President, and John Williams, Secretary.

They are manufacturers of knit goods, fine wool hosiery and underwear, and are the most extensive manufacturers on the coast in this line. The line of goods manufactnred are of pure wool, nothing entering into the manufacture of their products excepting pure and unadulterated wool.

The product of the mills embraces a full and complete line of all wool hosiery and underwear for men, ladies, misses and children of all sizes and shades. Their brand, the "Oakland Mills," being a guarantee of first-class all-wool goods, and as such are recognized by the trade.

The mills of the company are located in Oakland, and comprise a large building 150 feet on First street 200 feet on Jefferson, and running through to Second street 95 feet, two stories in height. The entire plant is equipped in the most complete manner in every department with the most improved and latest machinery, employing 186 hands, 80 per cent of whom are girls and women, all the year round. The wool, of which these mills consume 280,000 pounds per annum, is obtained from the surrounding States of Oregon and Arizona, and from this State, than which no finer wool is grown in this country.

Their trade extends throughout the entire Pacific Coast and Territories.

HARNESS AND SADDLERY GOODS.

Main & Winchester, 214, 216, 218 and 220 Battery Street:

One of the most prominent and best-known manufacturing and wholesale firms in our city is the above firm, established in 1849, under the present name, and we think it is to-day the only firm in our city, with the original members, still in active operation, without change since 1849. This firm is composed of Charles Main and Ezra H. Winchester, and their prosperity has been obtained by strict attention to every detail of their business.

They are extensive manufacturers and wholesale dealers in harness, sadules, leather and saddlery hardware, and carry in stock a larger assortment than any similar house in the country.

Their office, warehouse and a portion of their manufactory is at 214, 216, 218 and 220 Battery street, having a frontage of 67 feet and a depth of 137½ feet, and consists of four stories and basement.

Their factory is fitted up with all the latest and most improved machinery for the manufacture of their various specialties, and gives employment to a very large number of mechanics—consisting of men, boys and girls. Every description of harness and every known variety of the California and English saddles, whips of their own manufacture, lap robes of every grade, dress blankets, night blankets and all stable equipments are constantly kept in stock, and the house is in a position to supply the trade in this territory with goods in their line to a much better advantage in respect to quality and price than any competing house on the Coast or in the East. Their trade is very extensive, and comprises the entire Pacific Coast and Territories, British Columbia and the islands of the Pacific. The house issues a beautifully illustrated catalogue, a full list of goods carried by the house, with pricelist. This catalogue is sent to the trade on application.

INSURANCE.

In all branches of insurance—fire, life, marine and accident—San Francisco has a large and strong representation of home companies, among which are some of the strongest and most reliable in the country, and which command as great appreciation all over the United States as any of the great companies of the East.

Able representatives control a large business for all the great American and foreign companies, most of which have their State or district managers located here. San Francisco takes high rank in this branch of her financial interests, both as regards home companies and the representatives of foreign companies. The insurance men of this city are necessarily live and energetic men of business, and enterprising devotees to the advantages of this great and philanthropic department. As a class they are public spirited, and respected as among San Francisco's most valuable citizens. The leading companies and agencies may be found below.

Fireman's Fund Insurance Company.

This company was organized May 1, 1863, and is the first company established here to do a fire insurance business of all those now in existence. The company's career has been a checkered one, its earlier history illustrating and the later avoiding the dangers to which inexperienced underwriting institutions are subject. Organized in 1863, with a capital of $200,000. This was increased in 1865 to $500,000. In 1871 the Chicago fire called for an assessment of $250,000, and in 1873, after the Boston fire, the capital was reduced to $300,000. In 1880 this capital proving inadequate to its large business, it was increased to $750,000, and in 1880 the capital was again increased to a round million, where it now stands. The year past shows the largest business ever done by the company, its total net premiums having passed the million-dollar line and with a $1,000,000 capital and total assets $2,350,000 including a reinsurance reserve of $725,000 and a net surplus of $470,000, ranking among the first American companies in size, having the largest surplus and the largest premium income of any company west of New York. The company has always done a general business, as distinct from a merely local fire and marine insurance company, and has, by its correct methods, thoroughly deserved the great success it has attained, which is due to the promptness and fidelity of its managers, who always meet their obligations. The President is D. J. Staples, and the Secretary Mr. Wm. J. Dutton

The mention of these two gentlemen's names is a sufficient guarantee to any one to intrust their business to a California million-dollar company.

California Insurance Company. Office: 316-318 California Street.

This was the first insurance company organized in California, and is the oldest west of St. Louis. Late in 1860, by energetic work on the part of Mr. C. T. Hopkins and Dr. Samuel Merritt and one or two others, the California Marine Insurance Company was organized; the articles of incorporation, however, were not filed until February 14, 1861. The business was begun as a marine company with a subscribed capital of $200,000, and in 1866 it was increased to $300,000, of which $50,000 were capitalized from the earnings. In 1881 its capital was again increased to that of its present amount, $600,000, which is fully paid in. Its conservative management has justly earned the title of "Old Reliable"—synonymous of its strength and reliability. This company does a general fire and marine business, and operates throughout the United States through a complete finished system of agencies numbering nearly 2000. The President, Mr. L. L. Bromwell, is by ability and an experience covering nearly a quarter of a century, eminently qualified to handle the trust so implicitly reposed in his keeping. The Secretary, W. H. C. Fowler, has proven himself "the right man in the right place." The Marine Secretary, M. A. Newell, has raised himself from a clerical capacity to his present responsible position.

The company of late has greatly extended its Eastern business, as well as keeping pace with the growth of business at home. Its assets now amount to $1,313,286 04; its surplus as regards policy holders is $821,349 05, and its paid-up capital is $600,000.

L. I. O. N., 214 Sansome Street.

The four letters with which this article is headed are the initial letters of four strong and deservedly popular fire insurance companies.

The Lion Fire Insurance Company, organized in 1879, with a subscribed capital of $5,000,000. It was admitted to California in 1880, and to-day has a capital and gross assets of $4,712,747.

The Imperial Fire Insurance Company of London, with an organization dating back to the first year of the present century, with a capital of three and a half million dollars and assets of $10,044,636, has enjoyed over a quarter of a century of popular patronage on this Coast.

Of the American companies, the Orient, founded in the home of insurance companies, Hartford, we find with a capital of $1,000,000 and assets of $1,718,097.

And the National also, the millionaire company of Hartford, has a paid up capital of $1,000,000 and total assets of $2,326,587. This quartette of companies is under the management of George D. Dorrin, a pioneer of '49. His insurance record dates back to 1863. He has experienced all the vicissitudes of a life during the formative period of our Golden State.

Robert Dickson's Agency, Office, 441 California Street.

Mr Dickson represents the following four companies: The London Assurance Corporation, which was established by royal charter in 1720; this company has a paid-up capital of $2,241,000 and assets of about $17,000,000. The Northern Assurance Company, of London, established in 1836; it has a paid-up capital of $1,500,000, and assets reaching $17,000,000. The Queen Insurance Company, organized in 1858; its paid-up capital is $900,000, and its assets, $6,500,000; and the Connecticut Fire Insurance Co., which was organized some thirty-eight years ago; it has a paid-up capital of $1,000 000, and assets of $2,000,000. Mr. Dickson came to this Coast in 1866, and has ever since been prominently identified with insurance interests. Under his judicious management the business of the companies he represents has steadily increased until it has reached proportions worthy of Mr. Dickson's capability and the high standing of the companies.

The Commercial Insurance Company; Home Office, 439 California Street.

The above company has been in successful operation for the last seventeen years, having been organized in 1872 The stockholders and directors are numbered among the staunchest and wealthiest of Californians, all of whom take a lively interest in the success of the company. The capital stock is $200,000, fully paid, and the assets now approximate a half-million dollars, securely invested. The President of the company is Mr. John H Wise, well and favorably known all over the Pacific Coast. The Secretary, Mr. Charles A Laton, is a veteran in the insurance business, and is considered one of the most careful and intelligent underwriters on the Pacific Coast. Mr. Latou is also Pacific Coast agent for the old-time Fire Association of Philadelphia, which boasts upwards of $4,500,000 assets; also for the Granite State Fire Insurance Company of New Hampshire, which has over $400,000 good assets.

Union Insurance Company.

In April, 1865, the Union Insurance Company was organized with a capital of $750,000. The company immediately commenced the erection of a building, No. 416 to 418, on California street, their present quarters, which was the first substantial improvement on the street. The Lloyds, which was organized in 1861, was so strictly allied in business with this company that it was thought desirable to unite their interests under one management, and, accordingly, in January, 1866, the companies were consolidated. That the company has been a grand success is shown by the fact that in twenty three years it has paid dividends nearly three times its capital. The company is under the conservative management of the following: Nathaniel T. James, President: James Moffitt, Vice-President; James D. Bailey, Secretary; and has a paid up capital of $750,000, and cash assets $1,319,063 28.

The Liverpool, London and Globe Insurance Company, 422 California Street.

The gross fire assets of this company aggregate $17,000,000 and its net surplus over $10,000,000. The assets of the U. S. branch of this company are equaled in volume of assets by only two or three companies. It was organized in 1836, and commenced business in America in 1848. Its Pacific Coast branch was established in 1852, and issued the first policy ever written on this Coast. The business here is in the hands of Mr. Charles D. Haven, resident Secretary. The San Francisco Directors are men in the leading business and financial circles of the city.

Catton, Bell & Co., 406 California Street.

This firm succeeded Falkner, Bell & Co., who established in business here in 1855. The firm is general agent for the General Assurance Company of London, established 1837, and the Union Assurance Society of London, established 1714. The firm's business in the fire insurance line is very extensive on this Coast, and the mere mention of the companies Catton, Bell & Co. represent is sufficient guarantee of their stability.

Parrott & Co., 306 California Street.

This firm, in addition to its shipping and commission, conducts an extensive insurance business. It represents the Canton Insurance Company, Ld., the capital of which is $2,500,000. and cash assets $1,471,767, and the Alliance Marine Assurance Company, Ld., capital $5,000.000, cash assets $2,261,508. The firm issues policies on every description of marine risks to and from all parts of the world, and also on hulls.

GUARANTEE COMPANIES.

Pacific Surety Company of California, 328 Montgomery Street.

It was in Venice, the home of Shylock, that the idea of a surety company, to give bonds for the security of men's security, originated. Reported business failures and official delinquencies had produced so much distrust throughout the country that the same idea has been perfected and put in operation in this country. The principal company in this line in our city is the above-named company, which is a strictly home company, and which was incorporated

August, 1885, with a paid up capital of $100,000, and is composed of well known business men, and was formed to insure the fidelity of employees occupying positions of trust, and to furnish bonds required in the courts and from public officials, guardians, administrators, etc. This company's first bond was written on August 31, 1885, and from that date to December 31, 1885, it wrote bonds aggregating $296,133, earning in premiums $2948 39. During 1886 the company wrote bonds aggregating $1,918,209 50, earning in premiums $15,283 30, leaving the comfortable sum of $10,000 gain to the company.

During 1886 the company, following the example of Eastern companies of like character, added an accident department to its business, from which the showing is already very flattering. The success of the company should be especially gratifying, as it is a decided benefit to the community. The officers of the company are: Wallace Everson, President; John Bermingham, Vice-President, and A. P. Redding, Secretary and Manager.

ENDOWMENT COMPANIES.

Guarantee Endowment Association.

This is one of the original endowment associations of the Pacific Slope, which has by careful and conservative management built up a large membership. Some 200 special agents are kept constantly employed by this Association in securing new members. The affairs of the company, as shown by their last statement, are in a very flourishing condition; in fact the growth of this concern has been something remarkable. Their offices are in the Murphy building, corner of Market and Jones streets. For full particulars as to their plan of doing business, write to the Secretary, Mr. J. F. Naughton, who will gladly furnish further information.

The Fidelity Mutual Aid Association, 504 Kearny Street.

This association was organized and regularly incorporated in October, 1888. Its object is to furnish its members with pecuniary aid whenever they are disabled from following their usual occupation, either from sickness or accident, and in case of death to pay all funeral expenses of deceased member. On entering the association a membership fee of $5 is required, which contributes to the expense fund. The by-laws provide that a premium of $1 shall be due at intervals of one month, as a fund from which claims for death and indemnity expenses shall be paid. "There are no assessments." The men who manage the business of the association are strictly honorable and well adapted to carry out the vast business intrusted to them. Any person, male or female, between the ages of 15 and 60 years, of sound mind and body, and of temperate habits, is eligible to membership. The association has had a rapid growth, numbering already some 3000 members. There has never been a just claim for indemnity made against this association which has not been paid immediately on furnishing satisfactory proof of disability to the home office.

One hundred persons meet their death by accident every working day. One person is killed every five minutes; $3,000,000 was paid out last year for fatal and disabling accidents. The truth is no man can conscientiously say that he does not need it, or, at least, no man who has followed the daily casualty record for a week, or consulted the casualty statistics of a month. "The unexpected is what always happens."

IRON AND STEEL.

Abner Doble Company, 13 and 15 Fremont St,

Importer, dealer and manufacturer in iron, steel and metals. Manufacturer of the celebrated John Wright picks and pick-eyes; also miners', stonecutters', blacksmiths', horseshoers', machinists', railroad and wood contractors' tools, etc.; also steel and iron forgings and steel tilting. Sole agent for the celebrated English steel-makers, Thomas Firth & Sons, Limited, of Sheffield, whose excellent steel is so well and favorably known throughout the world. Manager of the Pacific Coast office and warehouse of the Black Diamond Steel Works, and Lake Superior Copper Mills, of Park, Brother & Co., Limited, Pittsburg, Pa. Black Diamond steel is being used by the largest consumers of tool steel on the Pacific Coast, and, owing to its excellent and uniform quality, is rapidly supplanting other brands. The product of their copper mills receives the preference for mining purposes, and wherever copper is used, owing to its fine finish and excellent quality. The Abner Doble Company was incorporated on the 16th of April, 1889, to perpetuate the business heretofore carried on at the above address by Abner Doble. The business was established in 1848 in a small way, and has gradually expanded to its present proportions. The manufacturing department is well equipped with steam-hammers, furnaces, grinding machines and various other tools required in the forging of iron and steel. This company has facilities for making special patterns of tools and forgings and drop forgings, and have always made quality and finish the main features. It is owing to the use of the best material, and by careful workmanship and strict attention to the wants of the consumers, that the tools manufactured by this firm are so well and favorably known. Their goods are without exception, the best in the market.

Austin & Phelps, 220 and 222 Mission Street.

The above named firm is composed of Henry S. Austin and Ammon H. Phelps, and are successors to the old and well known business of Thomas H. Selby & Co. They deal largely in bar, hand, hoop and plate iron and steel boiler tubes and rivets, iron pipe, and pipe fittings also in lead, antimony and zinc, and are agents for Hazard sporting and blasting powder (sold on this coast for forty years.) They have recently taken the agency for the famous hardeu hand grenades and fire extinguishers. These last have had an enormous sale throughout the entire country and no factory, hotel, or business house should be without them. Millions of property have been saved by their use, and millions more will be saved by those who are wise enough to have them available at the proper time. Circular matter explaining fully the merits of the Grenade, with letters from the leading business men of the country who have used them, can be had by writing to Austin & Phelps. The house is also agent for Hendricks Bros. braziers, cold rolled sheathing, and bar copper.

Francis Smith & Co., 130 Beale Street.

This company have in operation one of the largest sheet-iron and steel pipe manufactories on the Coast, and do a very extensive business. The specialty is the manufacture of sheet-iron pipe of all sizes, from two to sixty inches in diameter, to be used for all purposes for which pipe may be used, such as pipe for conveying water for hydraulic mining, water for power wheels, irrigating purposes, town water works, electric power works, air pipes, artesian wells, smoke stacks, and countless other uses to which iron and steel pipe may be put. Francis Smith & Co. also make a specialty of constructing water works for towns and cities, and have put in this kind of plants for many of the principal towns in the State. They manufacture all kinds of tools for making pipe and furnish iron already cut, punched and formed for making pipe on the ground where it is to be used. They coat their pipe with a patent composition of coal tar and asphaltum that adds materially to its durability.

The Pacific Rolling Mill, Office: 202 Market Street.

This company was organized May 10, 1866, and is the largest manufacturing enterprise on the coast. From its works the annual output now passes 30,000 tons of steel and iron. The mills are located in South San Francisco and cover a large area of ground. The business is divided into eight different departments, each of which would be in itself an important industry. The company possesses all the latest devices and facilities in modern machinery for the successful producing of steel and iron of all grades required for mechanical and mining purposes, bridge, ship and rail road car work bolts, nuts, chains, spikes steel rails, steel forgings and castings for the largest marine, stationary and locomotive engines, quartz mills, etc. The heavy steel castings, forgings and roll steel required for construing the United States cruiser Charleston were produced by this company and the Secretary of the Navy was very commendatory in his annual report on the superior quality of the steel. Employment is

given by this company to over 700 hands. The officers are: William Alvord, President; L. B. Benchley, General Manager; C. M. Keeny, Secretary, and Patrick Noble, Superintendent. This company also owns the controlling interest in the California Horseshe Company. The iron and steel horse and mule shoes which it manufactures are now rapidly superseding on this coast the various brands of imported shoes.

ICE.

Union Ice Co., 735 and 737 Fourth Street.

San Francisco excels any other city in the country for the facilities it possesses for procuring pure, natural ice. In the handling of this article all over the coast the Union Ice Company takes precedence over any other in this line of business. Daily may be seen huge blocks of this pure transparent article direct from the mountains taken from the cars for distribution to the patrons of this company. Its works are located at San Francisco, Prosser Creek, Boca and Cuba. Lloyd Tevis, San Francisco, is President; W. E. Terry, Sacramento, Vice-President; E. W. Hopkins, San Francisco, Treasurer, and I. H. Thompson, San Francisco, Secretary. Mr. J. Hoehn is Superintendent and Messrs. Jos. Martin and John Cashin are Assistant Superintendents.

LACES AND EMBROIDERY—WHOLESALE.

This is an important and growing branch of San Francisco interest, and is represented by enterprising and thrifty merchants, who control a large trade in the tributary districts in a highly commendable manner. Great attention is being directed to this line, as having within a few years attracted the trade by reason of the prime quality of goods here manufactured, as well as the character of the imported stock kept on hand

Bauer Bros, & Co., 547 and 549 Market Street.

This firm was established in 1873, and enjoye a very extensive trade throughout the Pacific coast and Territories.

They are importers of fancy goods, hosiery, and embroideries, and carry a complete stock of these goods, embracing a full line of French, German, English silk, linen and cotton laces, embroideries, ladies' and children's hosiery in cotton, lisle and silk, curtains and curtainets in Swiss tambour, Irish point, guipure, and also control the entire production of one factory's Nottiogham curtains.

Their line of gloves for ladies and children is complete. Besides these goods a large line of fans and choicest novelties are carried. They are also manufacturers of ladies', misses' and children's underwear, infants' wear, and lace novelties.

Muser Bros., 541 Market Street.

This firm is one of the most extensive and prominent in the line on the coast, their trade extending throughout the entire Pacific Coast and Territories.

They carry an immense stock of French, German and English silk, linen and cotton laces of all kinds made, embroideries of all the most noted foreign manufactures, curtains and curtainets in Swiss tambour, Irish point filet guipure, and, in fact, a most complete stock of goods in everything pertaining to the line of lace goods and embroideries. Having direct connections with the manufactories, and carrying the large stock of goods which they do, the firm are in a position to supply the trade in this territory with their line of goods to much better advantage than Eastern houses.

Jules Levy & Bros., 5 and 7 Sansome Street.

This firm was established in 1878 and is composed of Jules, Max and Leon Levy. They are importers and jobbers of embroideries, laces, handkerchiefs, silk and tafetta gloves, pearl buttons, and of French, German and Nottingham lace curtains. In laces this firm have an extensive trade, their stock embracing a full line of silk, cotton, Oriental laces and flounces from the cheapest to the finest.

In their glove department they carry a complete assortment of Berlin, lisle thread, silk and tafetta, direct from the manufacturers. In lace curtains their stock is very complete, showing a large assortment of guipure, d'art, Nottingham and Swiss. They do their own bleaching and finishing in their factory at Nottingham, England, and besides have an extensive establishment at St. Gale, Switzerland, where all embroideries handled by them here are made. Their trade extends throughout the Pacific Coast and territories, and their New York house has equally as large a trade in the entire Eastern States.

LAUNDRIES.

The White & La Grande Laundry Company, Office, 17 Powell Street.

One of the most flourishing and successful industries of San Francisco is the above-named laundry, of which E. P. White & Co. are proprietors. Mr. J. Hammond, who has been a member of the firm for the past eighteen years, is in charge of the business. The company now does the largest laundry business in the city. It runs no less than fifteen wagons, and numbers among its patrons most of the hotels, large lodging and boarding-houses and restaurants of the city. An idea of the company's enormous business may be obtained from the fact that over 12,000 pieces are daily turned out from its laundry, and all the work is of the best character.

The laundry of the company on Thirteenth street, between Howard and Folsom, is the largest and most completely appointed on the Coast. It covers 200 varas Over 300 hands—white help only—are employed every day in the year. The very latest and most complete machinery that money can purchase is used. Everything is done and finished by steam power.

LAUNDRY MACHINERY.

Troy Laundry Machinery Company, Limited, Pacific Branch Salesrooms 581 and 583 Mission Street.

A branch salesroom of this world-wide famous company was opened last November at the above named number under the management of Mr. J. C. Ware. The company carries and manufactures the largest and best line of laundry machinery extant, and is the most extensive establishment of its kind in the world, and its facilities for both the manufacture and sale of all kinds of laundry machinery are in every way complete; the best, latest and most complete machinery is turned out of its manufactories. The company makes a specialty of fitting up hotels, public institutions, colleges and steam laundries, and carries a full line of laundry supplies. The Baldwin Hotel, White and La Grande laundries and other heavy institutions on the Coast bear evidence of the many advantages of using this company's machinery and supplies. The company has houses at Chicago, New York and Troy, and London, England.

LAWYERS.

In the profession of the law San Francisco can boast of many able and distinguished men, whose fame as scholars and men of learning in the legal profession is widely known throughout the United States. The lawyers of San Francisco are noted for their skill as advocates, and for their general proficiency in the practice of law. They have added a peculiar luster to the name, and take great pride in upholding the dignity and glory of the Golden State and its metropolis. There are men in the San Francisco bar who are equal to any in the United States. High positions in the state and general government have been filled from this class. From the organization of the first courts to the present time it has been distinguished not for its legal learning alone, but for its honor, integrity and patriotism. No city in the entire country can show more lawyers who have achieved eminence not only at the bar and on the bench, but in high counsels of the State and nation. Notable in this category we may mention a Justice of the Supreme Court of the United States, besides many others who are known to the entire country for their legal learning and integrity. The decisions by the Courts of this State have established many points in law which are accepted and recognized by all the Courts in the United States. Many of the older members of the bar are still in active practice in our courts, and it has now among the

younger members talent as brilliant and as promising as any that ever preceded it.

The prestige attaching to the San Francisco bar is supremely illustrated in the following articles on our leading attorneys, many of whom have a national reputation as lawyers and jurists and would grace any bar in the United States.

Cope, Boyd and Fifield.

W. W. Cope is a native of Kentucky. He was educated in his native State, and admitted to practice in 1848. He came to California in 1850. In 1858 he was elected to the State Legislature and served as Chairman of the Judiciary Committee. He was Associate Justice of the Supreme Court from 1859 to 1863, and when Chief Justice Field resigned he served as Chief Justice of the Supreme Court until January 1, 1864. He was appointed Supreme Court Reporter in 1884, and served until 1887, during which time he published ten volumes of reports. James T. Boyd is a native of New York and was admitted to practice in 1846. In 1851 he came to this city and has practiced here ever since. He was a member of the Board of Freeholders in 1880, and is one of the counsel of the California Title Insurance and Trust Co. Wm. H. Fifield is a native of Michigan and was educated at Ann Arbor, graduating from the law department of the University of Michigan. Cope & Boyd have been practicing together for ten years. Mr. Fifield being admitted in 1888.

They are attorneys for the N. B. & M. R. R. Co., Masonic Cemetery Ass'n and a large number of mercantile firms.

Doyle, Galpin & Zeigler.

John T. Doyle was born in New York City, and graduated from Georgetown College in 1837. He studied law under Dudley Selden, was admitted to practice in 1842, formed a partnership with Eugene Casserly and came to this city in 1851. He returned to New York in 1856 and formed a partnership with Mr. Rapalla and Horace F. Clark, and also served as Assistant District Attorney. He returned to this city in 1859, where he has remained ever since. In 1876 he was appointed by Governor Irwin one of the Board of Commissioners of Transportation, since which time he has held no official position.

Philip G. Galpin was born in New York, February 3d, 1830, and was educated at Yale, graduating in 1849, and from the Law Department of Yale in 1852, being admitted to practice in the same year. He practiced his profession in Ohio three years, in New York twenty-two years, and then came to California, where he has practiced ever since.

Wilbur G. Zeigler was born in Fremont, Ohio, in 1859, and was admitted to practice at Columbus, Ohio, in 1881. He then entered into a partnership with Buckland & Buckland at Fremont, Ohio, and in 1883 came to California locating in this city. The present firm was formed January 1st, 1888, and enjoy a large practice in all the courts, making a specialty of commercial, land and probate matters.

Estee, Wilson & McCutchen.

Morris March Estee was born in Freehold, Warren county, Pa. He was educated in the district schools of Erie county, Pa., and graduated in Waterford Academy. He came to California in September, 1853, and was admitted to practice in the spring of 1859.

Ramon Ernest Wilson was born in Guadalajara, Mexico, of American parents, and came to California in 1855. He was educated at Woodland and Napa, California, read law with Hon. Henry Edgerton at Sacramento and then entered Harvard Law School, graduating from there in 1874, and immediately entered upon the practice of his profession.

Edward Johnson McCutchen was born in San Jose, Cal., and was educated in the schools of his native city. He studied law in the office of Estee & Boalt and was admitted by the Supreme Court of the State November 10, 1879, and practices in all the Courts.

Gray & Haven

Is an old and long established law firm, having been associated together since January, 1869.

Giles H. Gray is a native of New York city. He came to California in 1853, having received his degrees at the College of New York. He studied law in this State under Baldwin & Bowman, and was admitted to practice in 1856. Mr. Gray has held the offices of member of the Board of Education, member of the Board of Supervisors, and was elected to the State Legislature.

James M. Haven, of this firm came to this State in 1850, practicing law in Sierra county until 1868. While residing in Sierra county he held the offices of Superintendent of Schools and District Attorney.

Fox, Kellogg & King.

Charles Nelson Fox was born in Redford, Wayne county, Michigan, March 9, 1829. After obtaining a common school education he passed through the Michigan University at Ann Arbor. In 1850 he became Deputy County Recorder and City Recorder of the city of Ann Arbor, and studied law in the office of Kingsley & Morgan, being admitted to practice in 1856. He came to California in 1857, locating in San Mateo county; in the same year was appointed to fill the office of District Attorney, and by successive elections held that office for five years. He was attorney for the Spring Valley Water Works in San Mateo county, and in 1863 became general attorney for this company. On the 25th of June he was appointed by Governor Waterman as Associate Justice of the Supreme Court.

M. B. Kellogg was born in Michigan, August 30, 1847, and was educated at the University of Michigan, graduating in 1869.

He came to California in December, 1870, and was admitted to practice in 1877. He entered the office of Campbell, Fox and Campbell, and in 1877 entered into partnership with Judge Fox.

F. R. King is a native of this city, and was born in 1862. He was educated in the public schools of this city, and then entered Harvard, graduating in 1884. He entered the office of Fox & Kellogg, and was admitted to practice in 1887, and on January 1, 1889, became a member of the firm.

David P. Belknap

Was born in New York City, April 6th, 1825. He received his education in the schools of his native city and then entered the New York University, graduating in 1844. After graduating he studied law, and was admitted to practice in New York State in 1847. In 1850 he came to California, via Panama, and entered into practice here. He then went to San Jose, remaining there for a short time, and then returned to this city, where he has been in active practice ever since. He was clerk of the Probate Court under William Duer, from 1857 to 1859, he being the first county clerk nominated and elected by the People's party. During this period he published his well known work, Belknap's Probate Law and Practice of the State and Coast, and also the first Mercantile Law and Form book of the State, for Bancroft & Co. He was associated with James F. Bowman, the firm being Belknap & Bowman, and subsequently with Selden S. Wright, and also with Edward Tompkins. In 1862 Joseph W. Winans came from Sacramento and was admitted to a partnership in firm consisting of Tompkins, Belknap & Winans. Mr. Tompkins withdrawing shortly afterward, the firm became Winans & Belknap, continuing until Mr. Winans' death in 1887. Mr. Belknap carries on a general practice and makes a specialty of probate matters, and is the regular attorney for a number of corporations and mercantile firms.

J. H. Dickinson

Was born in Parkersburgh, W. Va., in 1849, and in 1854, with his parents, removed to Oregon. He received his education from his father, and in 1868 left his home and taught school in Benicia. He read and studied law while teaching, and in 1873 was admitted to practice by the Supreme Court of the State. He came to this city in the same year, and at once entered into the practice of his profession.

Colonel Dickinson was elected to the State Senate, serving in 1880 and 1881, representing the old Tenth Senatorial District, and has been Colonel of the First Regiment, N. G. C., since 1880. He enjoys a large practice, making mercantile and

insnrance law a specialty, and serves a large nnmher of the leading mercantile firms.

Solomon Heydenfeldt

Was born at Charleston, South Carolina, in 1816. He studied law in the office of the eminent advocate De Saussure, son of the great Chancellor of South Carolina, and in 1837 removed to Alabama, first stopping at Montgomery, where he was admitted to the bar. He soon afterwards settled in Russell county, near the Georgia line, and practiced in both Alabama and Georgia. In 1850 he came to California and located in this city. He was elected in the fall of 1851, a Justice of the Supreme Court, succeeding Judge S. C. Hastings, and on January 6th, 1857, having served five years, he resigned his position and resumed the practice of law, soon obtaining a lucrative p actice as advisory counsel to many large firms, cap talists, and corporations. He has long been counsel for large mining corporations, is learned in mining law, as well as informed in practical mining, and owns valuable mining interests scattered over many districts.

W. H. H. Hart

Was born in England in 1848, and when four years of ago came with his parents to America, locating in Illinois, and then removed to Iowa, where he received his education. In 1861 he joined the army and served until 1866, when he was mustered out. He was admitted to practice in Iowa in 1868 and practiced there for five years, and was elected City Attorney of De Witt, Iowa. In 1873 he came to California and was admitted by the Supreme Court of this State, and by the Supreme Court of the United States in 1874, and in 1875 removed to this city, where he has been in active practice ever since. He is the attorney for Florence Blythe in the great contested Blythe will case, and also for the Joshua Hendy Machine Works, the Fulton Iron and Locomotive Works, as well as having a large and extensive clientage in other directions, and active attorney of extensive railroad interests in this State.

Frederick S. Stratton

Was born in this State January 22, 1859, and received his education in the Grammar and High schools of Oakland. He then entered the State University at Berkeley, graduating from there in 1881. After graduating he read law in the office of Latimer & Morrow, and with W. H. L. Barnes, and gradnated from Hastings Law School, receiving his diploma in 1883. He entered into partnership with W. W. Morrow in 1885, the firm becoming Morrow & Stratton. Their practice is a general one in the Federal and State Courts. Their business is largely in land cases, although probate matters have received their attention to a great extent. He was the attorney for the Wholesale Wine Dealers' Association in the ex parte Kohler case, securing a decision invalidating the Pure Wine law, and also secured from Judge Ross in the Circuit Court, and also from the Supreme Court, a decision in his favor affecting school lands that had been patented by the State to individuals in violation of the rights of prior applicants These lands had been assessed to upwards of $1,000,000. He is the regular attorney for the Union Mill and Mining Company, Glencoe Con. Mining Company, Daggett Ore Sampling Works, the Phelps Manufacturing Company, San Francisco Wine Dealers' Association, and many others.

A. H. Loughborough

Is a native of Warrenton, Fauquier county, Va., and was raised in Georgetown, D. C. He attended Georgetown College, graduating in 1855, and commenced the study of law, being admitted to the bar at Washington, D. C., in 1858. In 1860 Mr. Loughborough came to California, locating in San Francisco, and was admitted to practice by the Supreme Court of this State on his certificate of Washington. He practiced alone until 1862, when he formed a partnership with the late Julius George. Mr. Loughborough was a member of the Board of Freeholders of 1887, and with this exception has never held an office of an official character. He has a large general practice, principally in probate matters, and is attorney for some of the largest mercantile establishments of this city.

William F. Coad

Was born in Hopkins county, Kentucky, in 1831, and was educated in the schools of his native State. He came to California in 1852, locating in Nevada county, and in 1853 removed to Colusa county. He was admitted to practice by the Supreme Court of California in 1863. In 1867 he was elected District Attorney of Colusa county, serving the full term, and in 1881 removed to San Francisco, where he has remained ever since. He enjoys a large general practice in the Federal and State courts.

Creed Haymond

Is a native of West Virginia and was born in 1836. He came to California in 1852, locating in Ophir, Placer county, and in 1854 removed to Laporte, Sierra county. While there he studied law and was admitted to practice by the Supreme Court in 1859. He removed to Sacramento in 1868. He was Chairman of the Coal Commission in 1869-70-71 and '72. In 1875 he was elected to the State Senate from Sacramento, serving until 1879. In 1881 he removed to this city, and in the same year was appointed assistant counsel for the Southern Pacific Railroad Company, and upon the death of Mr. Sanderson was appointed chief counsel, which position he now holds.

George A. Knight

Was born in 1851 at Worcester, Mass., and when two years old came with his parents to this State and has remained here ever since. He was educated in the public schools and the old Oakland College. He then read law with Judge Wyman, and was admitted to practice in 1872, and was elected to the office of District Attorney for Humboldt county, serving three terms—six years. In 1880 he was nominated for Congress in the old Third district and ran ahead of his ticket, but was defeated by C. P. Berry. He then removed to San Francisco. He was a delegate to the convention of 1884 which nominated Blaine. He has a large practice, giving his attention largely to admiralty law.

C. M. Jennings

Was born in Brown county, Ohio, in 1854, and received his education in Central Illinois. He entered Yale, but left before graduating, and read law in the office of Hon. A. B. Sawyer, in Pekin, Illinois. He was admitted to practice in 1874, and in 1882 came to California, locating in San Francisco, and at once entered into active practice. He has a large general practice, and has handled successfully a large number of Alabama claims in the courts. One important case, in which he obtained a judgment of upwards of $35,000, was the one of Shirley and De Long vs. The United States, for an eviction from a stock ranch in Fort Hill Bottom, Idaho, at the time of the establishment of Fort Hill Indian Reservation.

Flournoy & Mhoon.

George Flournoy was born in Georgia and received his education in that State and in Alabama, and finally attended the Georgia University, after which he began the study of law in the law school of Chief Justice W. P. Chelton, and was admitted in 1853. He practiced a while in Alabama and then removed to Austin, Texas, and was elected Attorney-General of that State. In 1860 he entered the Confederate service and served as colonel of the Sixteenth Texas Infantry, and after the war resumed practice until 1879, when he came to this city and formed the present partnership.

John B. Mhoon was born in Alabama in 1840, and was educated at Princeton College, N. Y., graduating in 1859. His father being a lawyer and leaving a large library, he fell into the study of the law, which was interrupted by the breaking out of the war. He entered the army in 1861 and served as Captain of the Corps of Engineers until the close. In 1870 he came to this city and was admitted to practice in 1873. He has been engaged in important land liti-

gation and practices inall the Courts, Federal and State.

Jordan & Bull.

William H. Jordan was born September 3, 1849, in Cincinnati, O., and removed to California in 1859. He attended the Brayton school at Oakland, pursuing his studies there until 1873. After leaving college he pursued the study of law, and was admitted to practice in 1884. In 1881 he was elected a member of the Board of Education of Oaklaud, and in 1885 to the State Legislature and choseu Speaker oi that body in 1887. He is also a member of the Board of Regents of the State University.

Franklin P. Bull was born in 1853 in Wisconsin and received his educatiou at the high school in Racine, Wisconsin, and graduated at the State Normal School, Rockport, New York, in 1878. He came to California in 1878, locating in San Jose, and entered the office of M. Dolmas. In 1882 he was admitted by the Supreme Court He was associated in 1885 with S. M. Shortridge and in 1886 formed the present company.

Fisher Ames

Was born 1844 at Holderness, New Hampshire, and received his education at Plymouth Academy and at Kimball Union Academy in Meriden. He then entered Dartmouth College, graduating in 1869, and entered the law department at the University of Albany, New York, receiving his diploma in 1870, and was admitted to practice in New York in tuo same year. He came to this city in October, 1870, and was admitted by the Supreme Court of the State in Novemher. In 1874 he was appointed special counsel by City and County Attorney Burnett to collect deliuquent taxes due the city and county for the years of 1872-3-4, collecting $250,000. In 1875 he was elected a member of the Board of Education, in 1882 a loomber of the Board of Freeholders, and in 1888 elected to the Board of Fire Commissioners, which office he now holds.

Gordon and Young.

George F. Gordon is a nntive of St. Johns, N. B He was educated in Melhourne, Australia, and graduated at the Scotch College in 1869. He came to California in Aug., 1871, locating here, and in 1872 entered the office of McAllister & Bergin. He was admitted to practice in 1878. In 1882 he formed a partnership with Mr. Young, the firm becoming as now. Edward Bassett Young is a native of Manchester, England, and was educated in Melbourne, Australia, and attended law lecturos at Melbourne University. In 1876 he came to California, locating here, entering the office of McAllister & Bergin, and was admitted in 1881, entering into active practice with George A. Nourse, and in 1882 became associnted with Mr. Gordon. The firm do a general practice, with the exception ot criminal business.

Olney, Chickering & Thomas.

Warren Olney was born in Davis county, Iowa, in March, 1841, and was educated in Iowa and at the University of Michigan, gradnating from the law department of that institution in 1868. He was admitted to practice in the Supreme Court of Michigan in the same year, and in 1869 came to California, being admitted to practice in the Supreme Court of this State in June, 1869.

William Chickering was born in April, 1849, at North Adams, Mass., and was educated at Amherst. He gradnated from the Boston Law School in 1875 nnd was admitted to practice in June, 1875, and came to California in September of the same year.

William Thomas was born in September, 1853, at Worcester, Mass., and was educated at Harvard College, graduating in 1873. He entered the Law School of Harvard College, gradnating in 1876, and was admitted to practice in July, 1877. The firm was formed in March 1886, and have a large general practice. They are attorneys for the Anglo-Californian Bank, the Apollinaris Company, Boston Rubber Company, Cutting Packing Company, Easton-Eldridge Co., Hawley Bros. Hardware Company, Home Benefit Life Insnrance Company, Mutual Life of New York, Connecticut Mutual Life Insnrance Company, and many other leadiug corporatiuns and mercantile firms.

Pillsbury & Blanding.

Evans Searle Pillsbury was born in Maine, August 8, 1841, and was educated at Bowdoin College. He was admitted to practice in 1865, and came to California in the same year. He served as District Attorney of San Joaqnin county for six years, and in November, 1883, formed a partnership with Wallace & Blanding the firm becomiug Wallace, Pillsbury & Blanding, continuing as such nntil the retirement ot Judge Wallace in 1884, when the present firm was formed. Gordon Blanding is a native of Charleston, S. C. He was educated at Yale, gradnating in 1871, and graduated from Columbia Law School in 1873 and admitted to practice in June, 1873. In 1878 he formed a partnership with C. Greathouse, and in 1881 was a member of the firm of Wallace, Greathouse & Blanding. The firm are attorneys for Wells, Fargo & Co., Pacific Coast Oil Company, Grangers' Bank, Sather Bankiug Company, California Paper Company, Contra Costa Water Company, Pacific Bell Telephone Company and Sunset Telephone and Telegraph Company.

Newlands, Allen & Herrin.

F. G. Newlands, the senior member of this well kuown law firm, is a native of Mississippi and was educated at Yale University. He was admitted to the bar in 1869.

J. M. Allen was born in Ohio in 1844, and was educated at Yale, graduating in 1867. He removed to Illinois in 1868, and practiced law in that state for a short period, when he went to Missouri, practicing there for three years. In 1874 he came to Californiа, and in 1880, when the Superior Court was organized, served as Judge.

William F. Herrin was born in Jacksonville, Or., in 1854. He was educated in the common schools of the State, and gradnated in 1873 at the State Agricultural School in Corvallis, Oregon. He then entered the law school ot the Cumberland University of Lebanon, Tenn., graduating in 1875, and was admitted by the Supreme Court of California in the same year. The present firm was formed in 1887. They are attorneys for the Bank of California, Spring Valley Water Works, the Sharon estate and a large nnmber of mining companies and mercantile firms.

Naphtaly, Friedenreich & Ackerman.

Joseph Naphtaly is a native of Germany. He came to the United States and located in New York. He afterwards came to California, and graduated at the City College of San Francisco, and in 1859 went to Yale, graduating in 1863. He was admitted to practice in 1865, and became a member of the firm of Whiting, Crockett & Naphtaly. He was a member of the State Legislature, and became a member of the present firm in 1878.

David Friedenreich is a native of Maryland. He received his education at Cambridge, graduating in 1862, and was admitted to practice in 1865. In 1868 he removed to this city, and was elected to the State Legislature in 1873, serving one term.

Charles L. Ackerman was born at New Orleans in 1850, and came as a child to California in 1851. He received his education in the schools of this city and then entered Harvard, graduating in 1870. He was admitted to practice by the Supreme Court of Massachnsetts in 1871, and in 1872 came to this city. The firm are attorneys for a large number of corporations and leading mercantile houses.

Smith, Wright & Pomeroy.

Sidney V. Smith was born in 1845 at Philadelphia, Pa. In 1853 he came to California, locating in this city. He was educated at Yale College, graduating in the class of 1865, and was admitted by the Supreme Court of the State in 1869, entering immediately into active practice.

John A. Wright was born January 27, 1849, at Clonmel, Ireland. He was educated under M. N. Spellman, Moderator of Trinity College, Dublin, and in 1866 came to America, locating in New York city, where he studied law under Ward, Jones & Whitehead, and was admitted to practice May 1, 1870. He practiced in New York from 1870 to

1879, when he came to this city, and has remained here ever since, and has been engaged in some of the most important law cases in this city.

Carter P. Pomeroy was born in 1858 at Rochester, N. Y. He was educated at the University of Rochester. He came to this city in 1878 and entered Hastings College of Law, graduating in 1880, but was admitted to practice by the Supreme Court in 1879.

The firm was formed January 1, 1889, and has a large general practice in all the courts in patent, commercial and probate law.

R. B. Mitchell

Was born in Frederick county, Maryland, September 11, 1853, and was educated at Menallat Institute, near Baltimore, and a member of the class of '73 at Princeton, leaving college in his junior year. He attended a course of medical lectures at the University of Maryland, but preferring law as a profession, entered the office of John P. Poe and graduated at the University of Maryland in June, 1874. He practiced law in Baltimore until 1876, when he removed to Virginia City, Nevada, practicing there until 1883, when he came to this city. He was City Attorney of Virginia City in 1880 and 1881, and Assistant Adjutant-General of the State militia in 1881 and 1882. In 1887 he was elected president of the Fourth of July Committee, and appointed counsel to the Sheriff of the city and county of San Francisco in 1888 and 1889, and is also a Director of the United States Law Association.

Henry E. Highton

Was born in Liverpool, England, July 31, 1836. His education was commenced at the school of the Rev. J. C. Prince in St. Anne street, Liverpool, but in 1848 he came with his father to America, settling at Milwaukee, and came to California in 1856, and was connected with the newspapers of this city until 1860, when he passed his examination and was admitted to practice by the Supreme Court. He began the practice of law at Sonoma, and in the fall of 1860 returned to San Francisco, where he has remained since. In 1862 he was for a few months in partnership with Judge O. C. Pratt and H. K. W. Clarke, and in 1864 with W. P. Dangerfield and J. D. Hambleton, since which time he has practiced alone.

Henry I. Kowalsky

Was born August 16, 1859, at Buffalo, New York, and resided in his native city until 1866, when, with his parents, he came to this city. He received his education in the schools of this city and graduated from the Lincoln Grammar School in 1874. He then removed to Tomales, Marin county, continuing his studies up to 1878, and while residing in that city was engaged in mercantile pursuits, being a member of the firm of Kowalsky & Co., and also of Kowalsky Bros. & Co. of Tulare, who succeeded to the business of Sisson, Crocker & Co. He commenced the study of law and in 1883 was admitted to practice by the Supreme Court, he removing to this city where he has been in active practice since. In November, 1887, he was appointed Judge Advocate-General on Governor Waterman's staff, which position he now holds. One of his most important cases was the celebrated Sharon trial, in which he was attorney for Martha Wilson, gained an acquittal for his client and compelled McDermott, through the expose, to leave the country and reside abroad. He was also successful in the late Jessup will case.

Taylor & Haight.

Edward R. Taylor is a native of Springfield, Ill. Received his education at Booneville, Mo. In 1862 came to this city. In January, 1872, was admitted to the Bar by the Supreme Court of the State, and was associated with Governor H. H. Haight until his death in 1878. Since then he has been associated with his kinsman, George W. Haight. Was clerk of the State Board of Examiners and private secretary to Governor Haight. In 1886-7 he was one of the fifteen Freeholders to frame a municipal charter for this city.

George W. Haight, the junior member of the firm, was born in Alleghany county, N. Y. Received his education at Alfred University, and then left his native State, teaching school in several Western States for four years. In 1871 he entered the sophomore class of the University of Rochester, N. Y., graduating in 1874. Mr. Haight came to California September, 1874, and read law under his kinsman, ex-Governor Haight, and was admitted to practice in 1876. In 1878 he became associated with E. R. Taylor.

James C. Maguire

Was born in 1853, at Boston, Mass., and came with his parents to California in 1854. He was educated in the public schools of Santa Cruz and also in the private school of Joseph K. Fallon.

In January, 1878, he was admitted to practice by the Supreme Court of the State and has been in active practice ever since.

In 1875 he was elected as a member of the Assembly from the Thirteenth District, and in 1882 as Judge of the Superior Court, serving six years in that position. After his retirement from the Bench he recommenced the practice of law, and has built up a large and lucrative practice, which is a general civil one in all the Courts, State and Federal.

Page & Eells

Charles Page, of this well-known law firm, was born in 1847 at Valparaiso, Chile. He received his education at Yale College, and graduated in 1868. He was admitted to practice by the Supreme Court of this State in 1872. He was associated with Milton Andros for ten years, and in 1883 became associated with Charles P. Eells.

Charles P. Eells was born in 1854 in the State of New York, and is a graduate of Hamilton College, New York, of the class of 1874. He removed to this city in 1876 and was admitted to practice in 1876. The firm, besides a large maritime and revenue practice, attend to large landed interests held by parties in England and Scotland.

John T. Carey

Was born November 16, 1847, in Clay county, Missouri, and came to California in 1852. He was educated in the schools of Sacramento and graduated in 1867 at the Pacific Methodist College. He studied law with Cofforth and Spaulding and was admitted to practice in 1869. In 1878 he was admitted to practice in the United States Circuit Court, and in 1884 to the Supreme Court of the United States. He was associated in the practice with Chas. Jones in 1869 for about one year, and then dropped out of practice until 1875, re-entering as Deputy Attorney General. He was elected District Attorney for the county in 1883, serving one term. He next ran for State Senator, but was defeated. On the 29th of November, 1886, he was commissioned as United States District Attorney and has served ever since.

Hall & Rodgers.

John C. Hall was born in Wisconsin in 1849. He studied law in Minneapolis and was admitted to practice by the Supreme Court of Minnesota in 1870. In 1873 he removed to California and practiced alone until 1885, when he formed the present partnership with Mr. Rodgers.

Arthur Rodgers was born in Tennessee in 1848 and graduated at the University of California in 1872. In 1875 he was admitted to the bar by the Supreme Court and began practicing law at once. Mr. Rodgers is one of the regents of the University of California, and as an attorney stands high at the bar. The firm have a large general practice and are attorneys for the Union Iron Works, the Firemen's Fund Insurance Company, the Eintracht Spar und Ban Verein, besides many other corporations and mercantile firms.

William C. Flint

Was born in New York City, August 31, 1854. He received his education at Columbia College, but did not graduate, as he was obliged to leave on account of illhealth. On November 12, 1874, he was admitted to practice by examination in New York State, and entered the office of Banker, Rising & Boies, and William A. Beach, and was appointed Assistant District Attorney of Rensselaer county. He practiced his profession in New York State until 1876, when, on account of his health failing, he came to California, locating in this city, where he has practiced ever since. In 1880 he formed a partner-

ship with F. M. Stone, which continued until 1884, since which time he has practiced alone. His practice is a general one, with special attention to probate matters.

W. M. Pierson.

Was born in Cincinnati, Ohio, in 1842, and in 1852 came to this state, locating in San Francisco. He received his education in the schools and High Schools of this city and then began the study of law in the office of Judge Bennett, remaining with him until 1858, and then with Pixley & Smith, and completing with Governor Haight. He was admitted to the bar April 7, 1862, by a special act of Legislature, and entered into active practice at once, accepting a partnership with H. H. Haight, continuing as such until Mr. Haight was elected Governor. In 1875 he was elected Senator from this district, and served with distinction until 1879. His practice, while general, has been altogether a civil one in all the Courts, and as such has been very successful, he having been connected with some of the most important cases tried in this city.

W. C. Cousins, 414 California Street.

The subject of this sketch is a native of California, born in San Francisco in 1854, receiving his education in this city, and graduating with high honor at the age of fifteen. In 1869 he entered the office of Geo. F. & Wm. H. Sharp, attorneys, where he studied law for ten years. In December, 1879, Mr. Cousins was admitted to practice by the Supreme Court of the State, since which time he has confined himself to civil practice, devoting himself principally to land and probate cases.

Edward Cray Stetson

Is a native of Massachusetts, and was born in 1840.

He was educated at Harvard College and Law School, graduating from Harvard College in 1863 and from the law school in 1868. In the same year he came to this city, and was admitted to practice by the Supreme Court of the State in 1869, when he became one of the firm of Barstow, Stetson & Houghton. This firm continued until 1877, when it became Stetson & Houghton, and remained so until January 1, 1889, since which time he has been practicing alone. He has a large and lucrative practice, which is general, with the exception of criminal and revenue matters. His most important case was the Lux vs. Haggin case, concerning the waters of the Kern River, and which established the law of this State on the question of riparian rights.

T. M. Oamont

Was born February 11, 1843, at Cleveland, Tenn. and was educated at Cumberland University, Lebanon, Tenn. He served four years in the Confederate army until the close of the war, and then studied law, being admitted to the bar in Tennessee in 1867. He removed to this city in 1869, and practiced here until 1874, when he returned to Tennessee and entered into a law partnership with Hon. John C. and John M. Gaut. The firm dissolved partnership in 1878, and in 1881 he came again to this city, where he since remained in active practice. He formed a partnership with Clement & Clement, but since 1885 has practiced alone.

Patrick Reddy

Was born in Woonsocket, R. I., February 15, 1839, and attended the public schools of his native city.

In 1860 he came to California and engaged in placer mining, and then studied law in Mono county, being admitted to practice in 1867,

He commenced practice in Inyo county, California, and Esmeralda county, Nevada. In 1878 he was elected as a member of the Constitutional Convention from Inyo county, and in 1882 was elected to the Senate. He opened up an office in this city in 1881, and has practiced here ever since. His practice has been largely criminal, and in over twenty-five homicide cases has only lost one. Although having a large criminal practice he does not confine his practice to that branch of the law, but has also a large one in land litigation and Probate Courts.

Myrick and Deering.

Milton H. Myrick was born in Oneida county, New York in 1826. In 1843 he removed to Michigan and read law there, being admitted by the Supreme Court of the State in 1850. He removed to California in 1854 and engaged in the newspaper business in San Francisco in 1854-5, and in Shasta in 1855-6-7. He then removed to Red Bluff and practiced law there until 1866, in which year he returned to this city. He was elected Probate Judge in 1871, and held that position eight years; at the expiration of his term was elected Associate Justice of the Supreme Court, occupying that position from January 1, 1880, to January, 1887. In March, 1887, he became associated with F. P. Deering. F. P. Deering, the junior member of the firm, is a native of California. He is a graduate of the University of California of the class of 1875, and studied law in the office of W. Van Dyke, being admitted to practice in 1881. He was for eight years law librarian and is the author of Deering's Annotated Codes and Statutes of California.

Rothchild & Ach.

J. M. Rothchild was born in Louisville, Ky., and received his collegiate education at Yale, graduating in 1872, and then entered the University of Kentucky, receiving his diploma in 1873. In the same year he removed to San Francisco, entering the office of Haggin & Tevis. In 1875 he removed to Los Angeles, becoming one of the firm of McConnell, Bicknell & Rothchild. In 1877 he again returned to this city, practicing alone until January, 1886, when he formed a partnership with Mr. Aoh. Henry Aoh is a native of San Francisco and was educated in the schools of this city, and admitted to practice in 1877 by the Supreme Court of Oregon. He read law with the firm of Whalley & Fechheimer in Portland, Or., and upon his admission to practice was admitted as a member of the firm, and continued until the death of one and the retirement from practice of the other, when he formed a partnership with ex-United States Attorney-General George H. Williams, continuing so until his removal to this city in 1886, when he became associated with Mr. Rothchild.

Joseph Rothschild

Is a native of this State and was educated in the public schools of San Francisco, and is a graduate of the State University. After graduating here he entered Yale College, taking his degree in 1873, and was admitted to practice in the same year. On his return to this city he was for a time in the office of Stanly, Stoney & Hayes, and has been in the active practice of his profession since his admission. He has devoted himself almost entirely to commercial practice, and in this has had charge of some of the most important cases tried here.

Chas. F. Hanlon

Was born in New York State in 1856, and came here when quite a child with his parents. He was educated at St. Ignatius College and graduated at St. Mary's. After graduating he studied law with John M. Burnett, and in January, 1877, was admitted to practice. In 1879 he was elected President of the Manhattan Club and also President of the Soben Club, and afterward of the Devoto-Soben Club. He is also Vice-President of the Old Ladies' Home, located on San Francisco street. An important case which he conducted was the L. M. Curtis estate, worth upward of $1,000,000, and also the Burghausen will case and the Hinkle will case. In the Hugh Burns estate he also effected an important compromise with the Internal Revenue Department. He has a large practice in all the courts, Federal and State, devoting his attention to civil and probate matters.

A. Ruef

Was born in this city in 1864, and received his education in the public schools of this city, graduating from the High School in 1879. He then entered the State University graduating at the head of his class in 1883. He then read law in the office of B. S. Brooks and took the law course at Hastings Law School, graduating in 1886 with the degree of LL. B., and received his diploma from the Supreme Court. Mr. Ruef is thoroughly conversant with the French, German, Spanish and other languages, and to his acquaintance with these languages is due part of his growing practice. Mr. Ruef takes a very

active interest in politics, and has a most lucrative practice.

James A. Waymire.

Was born in Buchanan county, Missouri, December 9, 1842. At the outbreak of the war he entered the army and served with distinction until its close, and was commissioned a lieutenant. In 1864 he accepted the position of secretary to Governor Gibbs. In 1867 he was commissioned as second lieutenant of the First United States cavalry, and in 1869 resigned and went to Salem, Or., and resumed his law studies, being admitted to practice in 1870. In 1872 he was appointed official reporter of the Supreme Court. He moved to this city in 1874 and resumed practice in May, 1875. In 1881 he was appointed one of the judges of the Superior Court of San Francisco, and served until December 31, 1882.

Reinstein & Eisner.

J. B. Reinstein was born in this city August, 1854, and educated in the public and high schools of San Francisco and the University of California, graduating from the University in 1873. He was admitted to practice in 1876, and entered the law office of Patterson & Irvine, continuing in that office and with General William Irvine until the latter's death in 1882, since which time he has practiced alone until he formed a partnership with Mr. Eisner in June, 1889.

Milton S. Eisner was born in Folsom, Sacramento county, January, 1860. He attended the public schools of this city and graduated from the University of California in 1880. On graduating he attended Hastings Law School. He was admitted to practice by the Supreme Court of the State in 1881, but continued at the Hastings College and subsequently graduated from there in 1883.

Eugene N. Deuprey

Was born August 7, 1819, at New Orleans, Louisiana, and came with his mother to California in 1851. He received his education in this city at the San Francisco college and graduated at the University College in 1868. Then entered the office of James McM. Shafter and was admitted to practice in 1870. He remained with Judge Shafter and was finally admitted to partnership, the firm being Shafter, Southard & Deuprey, which continued for nearly two years. Upon the retirement of Judge Shafter the firm dissolved, since which time he has practiced alone. He has been counsel in some of the most important cases tried here, both civil and criminal.

Thos. J. Clunie

Was raised and educated in the State of California and admitted to practice by the Supreme Court of this State by a special Act of Legislature. He entered into a partnerebip with A. C. Freeman and afterwards with N. Green Curtis of Sacramento, which continued for some time. He was then associated with the Hon. Geo. A. Knight, and upon the dissolution of this firm practiced alone, but now has his brother, Andrew J. Clunie, associated with him. Mr. Clunie was elected to the State Legislature from Sacramento in 1875, being the youngest member of that body, and also elected to the State Senate from San Francisco in 1886, and made Chairman of the Judiciary Committee of that body, and was elected from the Fifth or Felton District to Congress. The practice of the firm is general in all the Courts, both Federal and State.

Thomas D. Riordan

Is a native of San Francisco and was born in 1855. He received his education at St. Ignatius College, graduating in 1873. He then entered the office of B. S. Brooks and read law there, being admitted in 1879. He was admitted to practice in the Supreme Court of the United States in 1884, and has been the attorney for the Chinese Consul continuously for ten years. One of the most important cases in which he appeared was before the United States Supreme Court, to test the validity of the Restriction Act of 1884. He was also the attorney to test the validity of the Scott Exclusion Act. He has a large general practice in all the Courts, Federal and State.

E. J. Pringle

Was born at Charleston, S. C., and received his education in his native city. He then entered Harvard College, gradnating from there in 1845. On his return to Charleston he entered the office of Henry De Saussure, and was admitted by the Supreme Court of South Carolina in 1847. In 1853 he came to California, locating in San Francisco, and entered into partnership with John B. Felton This firm continued for one year, when the firm became Whitcomb, Pringle & Felton. He afterwards formed a partnership with R. Y. Hayne, the firm being Pringle & Hayne, which continued until Judge Hayne was called to the bench, since which time he has practiced alone. His practice from the beginning has been civil, chiefly land cases, and in these he has tried some of the most important cases in the Courts of this State, and to-day enjoys a large and lucrative practice in Federal and State Courts.

Hermann & Soto.

James Hermann is a native of California and was born in 1857. He was educated in the schools of this city and entered Santa Clara College, graduating in 1876, after which he went to Harvard, graduating in the class of 1878. He entered the law office of George F. & W. H. Sharp and was admitted to practice in 1879, and to the Supreme Court of the United States in February, 1887.

R. M. F. Soto is a native of Monterey county, California, and was born in 1855. He was educated in Santa Clara College, graduating in 1876, and entered Harvard Law School in September, 1876, graduating from there in June 1878. He entered the law offices of Winans, Belknap & Godoy, and was admitted to practice in 1879, entering into practice in San Jose City. In 1884 he was elected District Attorney of Monterey county. In 1887 he became associated with Mr. Hermann.

J. N. E. Wilson

Was born at San Francisco December 4, 1856, and was educated in the public schools of this city, and at the State University at Berkeley, graduating in the class of 1876. He immediately began the study of law in the office of E. B. Mastick and was admitted in 1877, entering at once into the practice of his profession. When Police Court No. 2 was established by an act of the Legislature he was appointed prosecuting attorney thereof and held the office for three years. He was then elected District Attorney, which office he held two years. He was chosen State Senator for the 22d Senatorial District, and recently appointed Insurance Commissioner by Governor Waterman. He has a large general practice in the Federal and State courts.

J. W. Ward, Jr.,

Was born in 1847 at Boston, Mass., and received his education in the grammar and high schools of his native city. He came to this State in 1871, locating in Napa, and was County Clerk of Napa county from 1875 to 1880. He left Napa and came to this city, entering Hastings Law School, graduating from there in May, 1883, and received his diploma from the Supreme Court of California. He was in the office of Fox & Kellogg in 1882,3, since which time he has been practicing alone. His practice is a general one in all the Courts of the State.

LIQUORS—WHOLESALE.

Siebe Bros. & Plagemann, 322 to 332 Sansome Street.

The firm name of Siebe Bros. & Plagemann is so well known as at once to suggest all that is varied and excellent in whiskies. The business was started in 1876, on Sansome street, near Washington. It was subsequently, owing to its unprecedented increase, moved, in 1881, to its present commodious and adequate premises, the frontage of which was enlarged forty feet about three months ago. The store now has a frontage of eighty feet on Front street by 100 feet deep, and a basement the same size. No firm west of Chicago deals more largely in whisky than this one. Its patronage extends all over the Pacific Coast. "O. K. Rosedale," the popular brand, bearing Siebe Bros. & Plagemann's trademark, is a blended Kentucky whisky, brought in sailing vessels around the Horn, and aged in the bonded warehouses and stores of the firm. All the principal brands of double-stamped Kentucky whiskies, Zwetschen schnapps and the best Rhine wines

are carried by the firm, and their quality is their strongest recommendation.

LIVERY STABLES.

C. S. Crittenden's New Stable, Golden Gate Avenue, Between Taylor and Jones Streets.

The imposing and handsome new Golden Gate Stables will be occupied by Mr. C. S. Crittenden early in August. It is constructed entirely of brick and iron, its facade being of iron, pressed brick, and red sandstone trimmings. The first story will be devoted to the office, ladies' toilet room, carriage room, and two stores. The second story will be fitted up with eighty-six stalls, sixteen of which are box stalls, and all provided with running water in the mangers, and all modern improvements in this direction. In the basement fifty additional stalls will be situated. The rear of the third floor will be used as a riding academy, with a fine large ring and complete riding appurtenances. Mr. Crittenden has already secured the services of Professor C. H. Le Roy, riding-master from the Boston Riding Academy. The front of this floor will be occupied by the Third Regiment, State Militia, as headquarters. The fourth story will be used as a drill room. The entire building will be lighted by electricity, and will be most complete in construction and appointments.

LOAN AND INVESTMENT COMPANIES.

The San Francisco and Oakland Mutual Aid Association.

This Association was incorporated January 3, 1889, with a capital of $1,000,000, consisting of 5000 shares of a par value of $200 each. The object of the corporation is to make loans to its members for the purpose of aiding them in acquiring and improving real estate in the City of San Francisco and County of Alameda taking mortgages for such loans, and to that end to raise funds in shares of $200 each, payable in monthly installments. The shareholders who do not borrow from the Association, may surrender their shares at any time, receive back all the installments actually paid, together with the net profit earned at the time of withdrawal. All shares are absolutely non-forfeitable. The officers of the Association are: Thos. J. Welch, President; Chas. A. Mann, Vice-President; Wm. Wagner, Treasurer; A. Sbarboro, Secretary. These gentlemen, with John Fitzpatrick, C. B. Cevasco, Jas. H. Barry, Richard Doyle and Jas. Spanton, compose the Board of Directors. The offices are at 307 Sansome street, San Francisco, and corner Seventh and Willow streets, West Oakland.

Pacific Land and Loan Company.

This new organization is composed of some of the most substantial capitalists of the Pacific Coast. It is the first loan company formed in San Francisco whose charter permits of its doing business outside of the city. The efficient labors of Messrs. William J. Wilsey, President, and S. C. Hargreaves, Secretary, have resulted in the incorporation here in San Francisco of a company which in the character of its personnel and the financial strength of its members will bear comparison with some of our oldest and strongest institutions. Its objects, as a promoter and aider in the building of homes, are of the most worthy character, and its plan of investment is one that will prove equally beneficial both to the capitalist who buys its stock and the humbler individual who applies to it for the assistance of a loan. The names of its officers and directors, all of whom are widely known in local business circles, give ample guarantee of the most wise and efficient direction of its affairs.

LUMBER—WHOLESALE AND RETAIL.

It is surprising to know that our Pacific Coast lumber is now being shipped to distant foreign countries in successful competition with lumber supplying districts much nearer the receiving points. The River Platte country—Monte Video, Buenos Ayres and neighboring ports—is a very large consuming market, and uses more lumber for building purposes than all of our local and near foreign trade combined, and it is only of late that efforts have been made to ship our wood there in competition with the lumber region of the East Coast. Cargoes have been shipped from Puget Sound around Cape Horn to this destination at a profit in competition with the Atlantic Coast. New markets are being opened elsewhere, which heretofore were deemed impracticable. The commencement of a trade with England is now being inaugurated to compete with the Baltic provinces. With the enterprise now being displayed in reaching out for markets this section is, with its capacity, sure to eventually become the lumber supplying district of the world. As to the quality of our lumber experts have pronounced upon it as being superior to most wood known. With these advantages what may we not expect in the future?

S. E. Slade Lumber Company.

This business was established three years ago under the name of S. E. Slade & Co.; April 18th last it was incorporated with a capital stock of $200,000, as the S. E. Slade Lumber Company, with S. E. Slade as President and C. A. Thayer, Secretary. The yards of the company are at Howard-street wharf, Steuart street, and at the foot of Mission street, with the head office at Pier 14, Steuart street. The company deals in all kinds of lumber, making a specialty of Oregon pine. It ships to all parts of the coast direct from its mills—owning its own vessels—and by rail to the interior at advantageous terms. Cargoes furnished and lumber sawed to order. The company has mills on Gray's Harbor, Washington Territory. Particular attention is paid to all parts of the trade, and the company's business, through its able management, is rapidly increasing.

Harris & Jones.

This firm is composed of Matthew Harris and Hugh B. Jones. The firm ranks among the heaviest dealers in their line on the coast. They deal in and manufacture all kinds of building lumber—oak, ash, walnut, veneer, and all kinds of hardwood. Spanish cedar, in logs or cut to order; sugar pine, Oregon pine, yellow pine, shingles, laths, doors, windows and blinds. Their main office and yards are located at 838 Bryant street, this city, and they have a branch yard and office at Moore's Station, Butte county, Cal. The firm make a specialty of sugar and yellow pine, and are perhaps the largest dealers in these two varieties of lumber in the city. A catalogue of manufactured lumber is issued by the house, and estimates on lumber and building material can be obtained either by letter or in person. The firm enjoys a trade that extends over the entire State. They also ship large quantities of manufactured building material to Australia and the Pacific islands.

Starbird & Coldstone.

This firm was established in 1872, and is successor to Blythe & Son, which business was started ten years previously. They are extensive wholesale and retail dealers in all kinds of lumber, and make a specialty of sugar pine. Their business extends to all parts of the coast, as well as being large shippers to Australia. A full line of dry dunnage boards for ships is constantly kept on hand. They solicit the trade of the building interests of the coast, and their yards, which occupy three water blocks on Mission and Spear streets, are stocked with a full line and complete variety of lumber. The members of the firm are A. W. Starbird, S. B. Lyon and J. B. Goldstone. The office is at 101, 103, 105 and 107 Market street, corner of Spear.

San Francisco Lumber Company. Office: Pier 12, Steuart Street.

The above company does a very large business in its line, and has every facility for successfully carrying on its already extensive trade. The company does a general lumber business in all its branches and makes a specialty of supplying contractors in the city, carrying a full and varied assortment of everything in the building-material line. Its trade with Central America and the islands of the Pacific is very considerable; the ships leaving this port with cargoes of lumber from the San Francisco Lumber Company are numerous, and bespeak well for the enterprise of the company. Its yards are at Pier 3.

Stenart street, Pier 12, Stenart street, and at the corner of Third and Berry streets. The business is under the successful management of Mr. Thomas Richardson.

WHOLESALE.

Puget Sound Lumber Company -- Office Pier 3, Steuart Street.

This company deals in Oregon and redwood lumber, doors, widows, blinds, etc. Its principal yard is in Oakland, to which lumber is brought from Puget Sound direct to the wharf of the yard; the other yards are at Alameda, South Vallejo, Vallejo Junction and Sacramento. The company cuts cargoes to order, and, in fact, every detail of the lumber business is widely conducted by this company. Mr. A. Powell is the general manager.

In the same office is the San Joaquin Lumber Company, which does an extensive wholesale and retail business. It possesses facilities which enable it to furnish lumber in any quantities from a ship or carload to a single plank at the cheapest prices. Its yards are at Newman, Fresno, Porterville, Fowler, Traver, Visalia, Hanford, Lemoore, Tulare, Delano and Bakersfield.

Pacific Pine Lumber Company, Principal Office, 12 California Street.

One of the most important enterprises of San Francisco is the above company, whose business is, exclusively, exporting and wholesaling of pine (or fir), spruce and cedar lumber, lath, piles, spars, etc. The company is an extensive shipper of Puget Sound (commonly known as Oregon) pine to China, Hawaiian Islands, west and east coast of South America, England and the Continent. Its domestic trade is confined entirely to dealers, who are supplied by cargo or from the division yards at this city. Among the stockholders of the company are many of the city's influential citizens. Its officers are: Messrs. E. M. Herrick, President; W. J. Adams, Vice-President; W. H. Talbot, Treasurer, and E. F. Bent, Secretary. The yards in the city are Division A, Third and Berry streets; Division B, Fourth and Channel streets; Division C, First, Brannan, Beale and Bryant streets; Division D, Stenart, Harrison, Spear and Folsom streets, and Division E, Davis, Vallejo, Front and Green streets. This company, through its efficient management, has been largely instrumental in demonstrating the superiority of our lumber, and opening up a market for it all over the world, and through its efforts this country will eventually become the lumber supplying district for both continents.

HARDWOOD.

White Bros., Corner of Spear and Howard Streets.

The leading, and one of the oldest, exclusively hard wood lumber houses of this city, is the above firm. White Bros. carry in stock mahogany, Spanish cedar, Primavora teak, Genezera tamario, mesquit rosewood, lignum vitæ, walnut, butternut, ash, oak, maple, cherry, whitewood, oak and maple flooring, balusters, newels, dowels and veneers, and make a specialty of car, ship and house finishing. They carry the largest and most complete stock on the Coast, and receive all woods from their native forests direct. In brief, everything in the hard wood line is carried by this firm, and the enterprise displayed by White Bros. in the building up of their extensive business is to be highly commended.

MACHINE, IRON AND BOILER WORKS.

In this extensive and highly important manufacturing relation San Francisco occupies a strong position and commands a recognition proportioned to her calculable ability to supply almost every demand in which iron enters most largely in the construction. With respect to the other great cities of the country, San Francisco in this branch of her leading industries maintains a place and prominence in accord with her acknowledged priority in some relations and of excellence in all. The foundries, machine shops, boiler works, rolling mill, engine works and iron works in general employ 4500 hands, and the aggregate value of the products exceeds $7,000,000 annually.

In most of the articles manufactured from iron the Pacific coast is entirely independent of the East. The various articles made here include bar and sheet iron of all sizes, railroad iron, steel, engines of all kinds, steamboat machinery of all kinds, bridge work, tacks, rivets, bolts and small nails, mining machinery, ore feeders, concentrators, steam pumps, sheetiron pipe, boilers of all sorts, hydraulic machinery, shafting, printing presses, iron tanks, ornamental and architectural iron, elevators, wire and wire rope, horseshoes, bridges, hardware, castings, steamships, Government vessels, sugar machinery, and, in fact, all articles made anywhere in large boiler, machine, engine and ironworks.

The leading manufacturers of San Francisco are almost unanimous in the statement that the present and recent condition of this class of manufactures is more prosperous than it has ever been before, and the future promises a long continuation of the same happy state of affairs.

Fulton Iron Works.

In October, 1887, these works were visited by fire and entirely destroyed, but in January 1888, the new works, larger and in every way better equipped than the old ones, were finished. As they now stand they comprise a fine four-story building, of which each department is complete. The firm is composed of Daniel B. Hinckley, James Spiers and Daniel E. Hayes. They manufacture all kinds of quartz mining and milling machinery, saw mill and sugar mill machinery, engines, boilers, etc., etc. Within the last four years they have manufactured the machinery complete for more than fifty steamers, among which might be mentioned the Astoria, Ajax, Coos Bay, Encinal, Farallon, Michigan, National City, Noyo, Point Loma, San Joaquin and Santa Maria. They are manufacturers of the Frue Concentrators and Llewellyn Feed Heaters and Water Purifiers. A new thing is the Dunnely Smoke Consumer. Applied to steam boilers, it consumes every particle of smoke and insures a saving of 20 per cent in fuel. The concern is now putting one of these consumers in at the Palace Hotel. The Fulton employs some 400 men. Their trade extends over the entire State and Territories, Alaska, Mexico and the Sandwich Islands.

Pacific Iron Works.

This extensive and long-established industry was established in 1851, and has since that date been regarded as one of the most noted industrial establishments on the Pacific Coast. The works, located on First street, between Howard and Mission, cover an area of 137½x275 feet, and embrace pattern, moulding, smithing, machine and boiler shops. The plant comprises all the latest and most approved mechanical appliances for the manufacture of the various kinds of machinery most in demand in this section. Steam engines and castings of all kinds are turned out, a specialty being made of mining machinery, such as quartz mills, pumping and hoisting works and smelting furnaces. Their work can be found in most every mining camp on the Coast. Orders have been filled for the Japanese Government, as well as from South America. The works consume from 5000 to 7000 tons of pig iron annually. The proprietors are Messrs. Rankin, Brayton & Co., all gentlemen of untarnished reputation, and standing high in the business community.

The Pelton Water Wheel Co.

The business of this company was organized in January last with works at 120 First street. The officers being Charles J. Nickerson, President; A. P. Brayton, Jr. Vice-President and Manager, and Edward L. Brayton, Secretary. The Pelton Wheel is now used throughout the United States and Canada, as well as in Africa, Australia, Central and South America, China and Japan. It is one of the most illustrated inventions that California has ever produced. The Pelton Wheel was first brought to notice in Nevada some seven years ago, and the extraordinary success that has attended its operation marks a new era in the use of water as a power.

Their advertisement can be found on the inside front cover of the souvenir publication.

Risdon Iron and Locomotive Works.

These extensive works front on Howard, Main and Beale streets. There is no industrial establishment in San Francisco that does so large a business or gives employment to more hands. Recently, owing to the increase of business, it was found necessary to add a new boiler shop, 200x50 feet. Here may be found every known labor saving device and all the appliances necessary in the construction of modern machinery. Here was constructed the boilers for the steamship Australia, the largest ever made on this continent, being fourteen feet in diameter and sixteen feet long. They are capable of carrying a working pressure of 160 pounds. A complete set of triple expansion engines that will develop over 2400-horse power, giving the Australia an increased speed of two knots per hour, besides effecting a saving of ten tons of coal per day, are also being done by this establishment. During the year just ended, they have completed a 120-stamp mill for the Alaska Mill and Mining Company, a mill of equal size having already been erected there by them, making this mill of 240 stamps the largest in existence, and they are now constructing the machinery for another 120-stamp mill, to be erected for an English company, whose mine is near the Alaska Mill and Mining Company mine, on Douglas Island.

The Risdon Iron Works are the exclusive agents for the manufacture of the Bryan roller quartz mill, which is attracting a great deal of attention among mining men.

A new feature this company has recently introduced here is steel boilers with shells made in two plates only, with seams so arranged that no rivets are exposed to the action of the fire.

The Joshua Hendy Machine Works.

The increase of business of these works has been so great that recently it became necessary to secure additional ground space wherein to erect larger and more suitable buildings. Accordingly two 100-vara lots situated in the block bounded by Kearny, Bay, Dupont and Francisco streets, were purchased and a series of well planned and constructed buildings expressly designed for the proper performance of the best foundry work are about completed. These works are the sole manufacturers of the Automatic ore-feeders and "Triumph" concentrators under letters patent granted by the United States Government. From among the many orders which have been filled by this firm, the following are selected as being worthy of mention: A five-stamp gold mill for Sonora, Mexico; a second of the same style for Shasta county, this State; three ten-stamp mills for Arizona; one ten-stamp mill for Shasta county; one twenty-stamp "gold" concentrating mill, fitted with the Dodge rope transmission system complete, with all the latest improvements and appliances for the Boaz Gold Mining Company of Yavapai county, A. T. They have further furnished for the Pacific Cable Construction Company for use in Seattle, W. T., an entire plant, and they are now erecting in position a motor for the Los Angeles Cable Railway Company six "Hazleton" tripod boilers, each having a capacity of 500 horse-power, together with three "Hazelton" water purifiers of a capacity of 1000 horse-power each. These works are also sole manufacturers of specialties of hydraulic mining machinery.

Union Iron Works, Office, N. E. Corner of Mission and First Streets.

In 1883 these works commenced building their new shops, and said shops have been completed about 18 months. There is no company in the United States that can boast of so complete a plant as is possessed by the Union Iron Works. Erected by themselves, they possess all of the latest improved machinery for the successful manufacture of all kinds of mining and mill machinery and foundry works of all kinds. As ship builders this company has gained a world-wide reputation. They have just completed the U. S. cruiser "Charleston," and have in process of construction another, the "San Francisco." They have also contracted to build an armored coast defense vessel that will be more powerful than any designed by any navy in the world. The armor will be 16 inches thick; she will carry one 120-ton gun and several 60 and 80-ton guns. The dry-dock of the Union Iron Works, located adjoining the machine and foundry works, is 66 by 466 feet. A shear capable of lifting 100 tons is located here, enabling them to lift machines in and out of vessels in one piece. The Union Iron Works built the steamships Pomona, Premier, Arago, Balboa and General McDowell, the latter being for use of the Quartermaster Department U. S. A. The company's business extends all over the world, they having sent machinery to China, Africa, South America, Australia and Alaska. The company sublet none of their contracts, as their facilities are complete in themselves.

O'Connell & Lewis, Largest Architectural Iron Works on the Coast.

Martin O'Connell and Oscar Lewis of the well-known firm of O'Connell & Lewis, 230 to 240 Stenart street, have been in business as architectural iron founders for over twenty years, and are the largest manufacturers of house fronts and building castings on the Pacific Coast. Their work speaks for itself, and has been sent to Oregon, Arizona, Nevada the Hawaiian Islands, as well as all parts of this State. In this city there is scarcely a large building upon which they have not been asked to figure, and in the execution of which they have not contributed largely. During the past year the firm cast the heaviest columns ever made in the United States, the contract for fifteen columns for the new City Hall, each column weighing sixteen tons, being awarded to and carried out by them to the complete satisfaction of all concerned. The Starr King building, on Geary street, was awarded to them, and many others, too numerous to mention.

Keystone Boiler Works, Corner Main and Folsom Streets.

The above named works, owned and operated by Messrs. Hamilton and Leach, confine themselves to one branch of mechanical engineering. These works make a specialty of wrought iron riveted work in all its forms, stationary and marine boilers, chimney-stacks, steam heaters and retorts being the most important work done. During the past year they made four 60x16 250 horse-power boilers for the San Francisco Cordage Company; no less than fifteen tubular boilers, each 54 inches in diameter, and 16 feet long for the California Electric Light Company; all the boilers now in use at the Golden Gate Plaster mill, eight two-flue boilers for the California Lumber Company, and several marine boilers for steam schooners, bay steamers and tug boats, besides filling orders from different points throughout Alta California, Oregon and the other Pacific Coast States and territories.

MEAT MARKETS.

Bay City Market.

The march of improvements has surely reached the Bay City Market, at 1130 to 1146 Market street. Our leader in the market business, Mark Stronse, Esq., has not only outrivaled everything on this Pacific Coast, but it looks now as if he had actually outdone himself. He has not only turned the above locality into the most elaborate market in the country, by putting in cold storage-rooms, which consist of a refrigerator of mammoth proportions, holding more than fifty tons of ice and 100 head of slaughtered animals; not satisfied with making this the grandest establishment of its kind, he has added thereto the latest thing in marketing, invented by J. Theodore Gurney, Esq., of Boston, Mass. This unique and original establishment is a Refrigerator Wagon, known as the Gurney Market System. It makes the most complete market known, going directly to the door of the family, with everything in the line of meats, in the most perfect state of preservation, free from dirt, dust and flies. In a short time this grand establishment will be complete, with many markets on wheels running through our streets, they will be as attractive and elegant as Pharaoh's chariots were in days of old. Mr. Stronse is justified in using the motto he has adopted: Good meat, good blood; good blood, good health.

MILLINERY—WHOLESALE.

F. Topiitz & Co., 571 Market St.

This well-known firm was established in 1854, and is composed of F, Topiitz and M. Banner. They are importers and manufacturers of millinery, straw goods and ladies' trimmed hats, and carry in stock the largest and most complete line to be found on the coast.

Their stock embraces all the latest novelties in millinery goods, such as flowers, ribbons, feathers, silks, velvets, satins, laces, ornaments and every shape of straw goods made, besides a handsome line of French pattern bonnets.

Their New York house is located at 125 Bleecker street, and they also have establishments at 24 Rue St. Marc, Paris, and 2 Love lane, Wood street, London. They are proprietors of the Pioneer Straw Hat Manufacturing Company, 24 and 26 Jessie street, New York, where they manufacture ladies', misses' and children's hats in all the different shapes and braids, and also fancy men's and boys' hats. Their trade is very extensive throughout the Pacific States and Territories

PAPER.

The trade in this important branch of business extends over the West, from Idaho to Texas and into Mexico and the Sandwich Islands. The manufactured product amounts to from fifteen to seventeen tons of news and manilla and ten tons of straw paper every day. Business in this line for several recent years was in a badly demoralized condition all over the country. People are realizing that the bottom has been reached, and that recent prices were altogether too unprofitable. But now fewer mills are in operation and prices are better, with an altogether more satisfactory feeling all over the country, which, of course is reflected in the business of San Francisco. The representatives in this department belong to the most substantial and meritorious houses of the city, and have exhibited under the most adverse conditions their ability to breast the storm and bring their barks safely into port.

Bonestell & Co., 401-403 Sansome Street.

This enterprising firm began business some ten years ago, though Mr. Bonostell had been identified with the wholesale paper business of San Francisco for many years prior to that time. They occupy commodious quarters at 401-403 Sansome street, comprising four spacious floors and basement. They carry a large and well-selected stock of everything pertaining to the paper business, such as bank note or bond paper, binders' boards, book papers, card stock, cut cards, envelopes, flat papers, French folio glazed papers, ledger papers, linen papers, manilla wrapping paper, news printing paper, note and letter heads, paper bags, paper in rolls, plate papers, ruled papers, wrapping papers, twines, etc., and many other things too numerous to mention. Messrs. Bonestell & Co. are agents for a great many of the largest Eastern mills. Their business is something enormous, and extends over the entire Pacific Coast.

H. P. Taylor & Co., Pioneer Paper Manufacturers, 414 & 416 Clay Street.

This old and well-known firm began operations in 1856. They carry a large stock of book, news, wrapping papers, paper bags, twines, etc. They also make a specialty of fruit wrappers, raisin paper, (lithographed and plain), their prices for these latter goods having almost entirely forced Eastern competition from the market. Their mills at Taylorville, Marin County, turn out some five tons of paper of various grades per day. They are manufacturers of paper bags, turning out 600,000 per ten hours. Other specialties are the making of odd sized envelopes, all widths, weights and quality, and the printing of manilla and fruit wrappers. S. P. Taylor died in 1886, since which time the business has been carried on by his seven sons. The trade of the house extends over the entire coast, the Hawaiian Islands and Mexico.

PAVEMENT COMPANIES.

The representatives of this industry in San Francisco belong to her enterprising business men, and have succeeded in producing a profitable business, not only in this city, but in many of the neighboring cities and towns. The demand for bituminous rock and asphaltum streets and sidewalks has of late years exhibited an improved status, and San Francisco firms have not been slow to reap the advantages resulting. In all the essentials that go to make up a durable and satisfactory pavement, San Francisco is equal to any other city in the country. The following is a representative and leading firm in this line of business.

Pacific Paving Company, Room 29, Flood Building.

This company was incorporated in 1887, with a capital of $300,000. The officers are Timothy Hopkins, President; J. H. Swift, Vice-President, and F. N. Neuval, Superintendent. These gentlemen, with A. C. Bassett and Thos. Beck, compose the Board of Directors. The company lay a pavement that comes from their mines in San Luis Obispo and Santa Cruz counties. Although the company has only been in existence some two years, their pavement has gained a reputation that they may well feel proud of. Bituminous rock has been used for many years, but no company on this coast has up to now perfected its use to such a degree as has this concern. The raw material is taken and steamed, then rolled with hard rollers, and the result is a pavement that for durability and beauty cannot be excelled. This company has just finished the depot grounds, Fourth and Townsend streets, for the Southern Pacific Railroad Company. They do all of this company's work. Their work can be seen on the streets of Oakland, Los Angeles, Fresno and Bakersfield. They paved Borry and King streets in this city. These streets are subject to very trying wear, owing to the heavy trucking done over them. This pavement has been down some eighteen months, and speaks for itself. The company is prepared to do work in any part of the United States.

PHOTOGRAPHERS.

Bradley & Rulofson, Photographers,

One of the oldest photograph galleries in San Francisco is on Grant avenue, near the corner of Geary, and is operated by the gentlemen whose firm name appears above. At the Centennial of '76, in Philadelphia, photographs done by these artists received first prize, and the work turned out at their gallery now is fully as good as that exhibited there. Pictures are not only luxuries as esteemed by many, but are really necessary, for they are counterfeit representations of dear friends who might suddenly pass away. To all who think of having photographs taken we commend this superior gallery.

PHOTOGRAPHERS' SUPPLIES.

Sam C. Partridge, 509 Commercial Street.

The photographic supply business is fast assuming gigantic proportions in San Francisco. Among those engaged in this business, no firm has been more instrumental in promoting its development than Sam C. Partridge, who established himself in 1881. Although still a young man, he has by close application, combined with a thorough knowledge of photographic apparatus and materials, earned for himself an enviable reputation and a remunerative business. He introduced the dry-plate process on the Pacific Coast, and controls one of the principal agencies in the world for the celebraton Kodak camera. Mr. Partridge gives employment to eighteen people, all of whom are thoroughly familiar with the business. His trade extends over the entire Pacific Coast, including British Columbia and Mexico. He also sells goods as far east as Salt Lake City.

Oscar Foss, 841 Mission Streeet,

In 1864 established himself in the photograph supply business in this city, on a small scale, and by close application to business and honorable, upright dealing, together with a desire to please his customers, from the smallest to the heaviest buyers, his business has gradually increased, year by year, until his annual sales are now very large. He keeps constantly in stock everything to be found in any fully-equipped photographic supply store. He makes a special fea-

ture of the instantaneous dry plate process, also of outfits for amateurs, and is sole agent for the coast for the famous Blair Camera Co., of Boston. His territory extends over the entire Pacific Coast, from British Columbia to South America. He also sells Mexico, the Hawaiian Islands, Australia, China and Japan. In 1880 he built the elegantly appointed building on Mission street which he now occupies.

John H. Dall, 618-620 Clay Street.

This business was established at its present stand in 1850 by Mr. H W. Bradley, a pioneer Californian, under the style National Photographic Supply Co. He was succeeded in 1877 by Mr. John H. Dall, the present proprietor. It is the oldest house in the State engaged in this business, and under the successful management of Mr. Henry Monahan, who has been connected with the firm since 1864, the business has assumed gigantic proportions. Mr. Dall is a direct importer and general dealer in photographic supplies of every description, and carries a full line of everything pertaining to the business. He sells goods on the Pacific Coast, north and south as far as civilization extends; also the South Sea Islands, Australia, China and Japan.

POWDER.

Bandmann, Nielsen & Co.

This company was organized by Mr. Julius Bandmann, and appropriately named the Giant Powder Company. Dr. Edward Bandmann, a brother, having secured the right to manufacture dynamite, from the inventor, Alfred Noblo, and becoming a member of the firm, they thus secured the right to manufacture for the United States. This discovery revolutionized the use of high explosives all over the world for several years. The company's rights were respected, but at the cost of much litigation. The patents having now expired, dynamite, so called, is manufactured by a number of companies, but by none can it be produced in such uniform perfection as by the Giant Powder Company. A later discovery by this same Noble, known as Noble's Explosive Gelatine, containing over 93 per cent of pure nitroglycerine, is undoubtedly the highest explosive known to mankind. This mixture is manufactured only by the Giant Powder Company of San Francisco. The production of this company reaches between 6,000,000 and 7,000,000 pounds per year.

PROVISIONS—WHOLESALE.

J. B. Wooster & Co.

This is the pioneer house in the provision line on the Pacific Coast, having been established as Weaver, Wooster & Co. in 1852. The large and extensive business is now in the hands of the second generation, Mr. F. L. Wooster, the active manager, being the son of the senior partner, who was one of the original founders of the concern.

The house has maintained an honorable standing in the trade for nearly forty years. Its reputation for the excellence and standard quality of its salt fish and meats is known all over the Pacific Coast, and it has built up a large trade in the "Thistle" brand hams, for which it is the sole agent for this section. The active increase in the firm's business of late years necessitated the removal on April 1st into the commodious building Nos. 12, 14 and 16 Pine street, the premises being entirely occupied by J. B. Wooster & Co. This is also headquarters for the California Fireworks Company, which is the only manufacturer of fireworks in the United States west of St. Louis. This concern was incorporated about three years ago, and has already succeeded in building up a large trade in pyrotechnic goods. They are also large importers of firecrackers, flags, etc., of which they have this year a splendid assortment in stock for the approaching Fourth of July season. Special pieces for exhibition are made to order at short notice. Dealers desiring goods in this line should send for their illustrated price list.

RATTAN GOODS.

The Wakefield Rattan Company.

This concern, established here thirteen years ago as a branch of an Eastern house, the largest in its line in the world, is the only one manufacturing willow-ware and rattan goods on the Pacific Coast. They occupy the fine premises, No. 125 Geary street, in the splendid new Starr King building, also one floor in the premises adjoining, where can be found rattan and reed furniture, baby-carriages, trunks and household articles in endless variety, all of which are manufactured on the premises. The chief considerations from which have sprung the popularity of rattan work during the past decade are its great durability and beauty as well as economy of price. Chairs of this make cost but a tithe of upholstered goods and will long outlast them. The trunks made by this firm are rapidly superseding "Saratogas," as they are light, strong, practically indestructible, and cost about one-half.

This concern makes a specialty of children's carriages of their own manufacture, and carry the largest line of these goods on the Pacific Coast.

Visitors are always welcome to their warerooms, and will receive the most courteous treatment.

RUBBER GOODS.

W. F. Bowers & Co., 409 Market Street.

The firm have an entire plant, of the most improved machinery, for working crude rubber and manufacturing of all kinds of mechanical rubber goods, such as hose, belting, packing, springs, gaskets, rubber mats, etc. They employ a large force of skilled workmen, and import the crude rubber direct from Para, Nicaragua, Guyaquil and Central American ports, and fill all orders for Hose or special goods not kept in stock. The firm are also Pacific Coast Agents for the Gutta Percha and Rubber Manufacturing Co. of New York. They control the Maltese Cross brand of carbolized rubber hose, which is used by all the best fire departments in the United States; and also the Monarch brand of rubber belting, which is well known by all millmen. The firm are also agents for the Page Belting Co. of Concord, N. H., and carry a large stock of leather belting and lace leather. They have a branch store at Portland, Oregon, and do the leading business on the coast in what is called mechanical rubber goods.

SAW MANUFACTURERS.

Pacific Saw Manufacturing Company, 17 and 19 Fremont Street.

In noting the various manufacturing industries of the coast, special mention is always made of the above company. From its inception this company has taken a leading position. To-day its trade extends throughout California, Oregon, Washington Territory, Idaho, Alaska, Arizona, Mexico and South America. Their building is 40x137½ feet, with an L 48x137½ feet (three floors), fitted with the latest improved machinery and labor-saving apparatus. In the various departments some forty hands are employed, who are paid over $2000 per month. The stock carried reaches $30,000, and the annual sales amount to about $100,000. The superior quality of the steel used in manufacturing, as well as their uniformly even temper, and durability, have gained a reputation for the Pacific Saw Manufacturing Company's goods not surpassed in the world. The company are also agents for the celebrated C. B. Paulk's files. Mr. James Patterson is President and Manager of the company, with N. W. Spaulding Vice-President; J. M. Davis, Secretary, and Charles P. Shelfield, Superintendent. The trade should write for the catalogues of this firm, if they have not already received them.

SEARCHER OF RECORDS.

F. A. Rouleau, Searcher of Records, 328 Montgomery Street.

In a city where such a vast number of transfers in real estate are constantly taking place, skillfully and carefully drawn abstracts of titles are in constant demand.

The searching of records is an intricate business and requires close attention. Its importance to the whole community can not be overestimated, and no purchaser of real estate or loaner of money should act without first having a first-class abstract of title.

F. A. Rouleau has without doubt the best

equipped office of the kind in the State, which is not only equipped with the most competent force of clerks, but is aided by every map, paper or drawing deemed essential for his peculiar business. Mr. Ronlon is himself an expert at the searching of titles, having made this business a life study. So thoroughly is search conducted under his direction that his statement is considered by all the very best authority.

In consequence of this and the confidence reposed in him his business has assumed vast proportions. Consultation with him before buying will reveal any defects in the title to lands and save much trouble to the purchaser as well as to those who have money on real estate securities.

SHIPPING AND COMMISSION.

The general shipping and commission business of San Francisco is one of great magnitude and vast importance; in fact, the wellfare of the coast is in a great measure dependent upon it. There is no line of business that is represented by a stronger financial backing than is possessed by the numerous firms engaged in this line in this city. California productions are shipped to all civilized portions of the earth, and in return our shipping interest brings the products of the most distant climes. The following list comprises the leading shipping and commission houses of the city.

John D. Spreckels & Bros.

The firm of John D. Spreckles and Bros., was incorporated in 1880. It consists of the three brothers John D., Adolph B. and C. Augnst. The firm do the largest shipping and commission business in San Francisco. They are agents for the Hawaiian Sugar & Commercial Co., Hakalau Plantation Co., Hutchinion Sugar Plantation Co. and the firm of Messrs. W. G. Irwin & Co., besides they control nearly a dozen other sugar plantations and handle one half of the Hawaiian Islands. They are principal owners in the Oceanic Steamship Co., and have four steamers in the service between San Francisco and the British Colonies of New Zealand and New South Wales, having the contract for carrying the mails between these points. The Oceanic S. S. Company also owns five and the Spreckels owns three sailing vessels, all of which are engaged in the sugar trade.

In connection with their colonial trade the Spreckels Brothers are agents for the Union S. S. Co., of New Zealand, a wealthy corporation, with a large and extended business, and also for Cowlishaw Bros., of Newcastle. They also import about 200,000 tons of coal, annually, for Pacific Coast requirements, the bulk of which is received from Newcastle, in New South Wales. The firm is also agent for several large sugar and coffee plantation owners in Central America. The firm also holds the agency of the Union Insurance Co. (Marine) of Canton, and the Standard Marine Insurance Co., of Liverpool.

As individuals, the various members of the firm are also interested in the California Sugar Refinery, which has a capacity of 500 tons daily; in the Watsonville Beet Sugar Factory, which has an output of 4000 tons of sugar yearly, and in the Occidental Beet Sugar Co., which has just been incorporated with a capital of $5,000,000 for the erection of a dozen more beet sugar factories throughout the State of California.

The whole of the vast shipping and commission business is managed by the eldest brother, and head of the firm, Mr. John D. Spreckels. The youngest brother, Mr. C. A. Spreckels, manages the California Sugar Refinery business, while Mr. A. B. Spreckels is now in Philadelphia managing the new Spreckels Refinery in that city.

Williams, Dimond & Co., Office: Union Block, Corner Pine and Market St.

No shipping and commission house has been more thoroughly identified with the shipping interests of this coast than the above firm. They are agents for the Pacific Mail Steamship Company, the Pacific Steam Navigation Company, California line of packets from New York, the Cunard Royal Mail Steamship Company's transatlantic steamers and the Hawaiian line of packets, controlling at least one-third of the trade between that port and this. The steamers for which they are agents running between San Francisco, Panama, China and Japan are the finest in our waters. They are also agents for the China Traders' Insurance Company, Limited, capital $2,000,000, the Baldwin Locomotive Works, and agents for steel rails and track material. They are commercial agents for the entire system of the Atchison, Topeka and Santa Fe Railroad, and also the Mexican Central Railroad Company. The interests of this firm are varied and very extensive, and the reputation it has gained, both home and abroad, for the manner in which it transacts all business under its control bespeaks well for its able management. The members of the firm are H. B. Williams, A. Chesebrough and W. H. Dimond.

Parrott & Co., 306 California Street.

The shipping and commission business is extensively conducted by this old established and reliable firm. All the business it transacts in this line is of such a character as to stamp it one of our most liberal, progressive, enterprising and stable houses. This firm is agent for the New Zealand Loan and Mercantile Agency Company, Ld., of New Zealand and Australia.

J. W. Grace & Co., No. 430 California Street.

One of the leading shipping and commission houses of this city is that of Messrs J. W. Grace & Co., of which J. W. Grace and W. E. Holloway compose the firm. They are miscellaneous ship-brokers, and their business is extensive with New York and with Mexican, Central American and South American ports, and also Australia. They make a specialty and are importers of coal, nitrate of soda, jute bags, coffee, etc., and are exporters of Oregon redwood and Oregon pine lumber. They act in connection with the large houses of W. R. Grace & Co., New York; Grace Bros. & Co., of Lima and Callao, and Grace & Co. of Valparaiso. This is one of San Francisco's most reliable firms, and its transactions have always been of such a nature as to place it in the front ranks of the city's shipping and commission business.

Dickson, DeWolf & Co., 326 Clay Street.

One of the leading shipping and commission houses of this city is the above well-known firm. It is agent for a variety of brands of the best whiskies, notably the H. and H. W. Catherwood's celebrated fine old whiskies. Another specialty for which the firm is agent, is the Hastings Saw Mill Co., Ld., of Vancouver, B. C. Messrs. Edwin Watton and Earnest Heatley have retired from the firm, and Mr. Edward Davis Heatley is now sole representative. The business of the firm is very large, and it stands commercially in the front ranks of the many reliable establishments of this country.

William Lichtenberg--Office, 303 California Street.

In reviewing the shipping and commission business of San Francisco a few pertinent remarks in reference to Mr. William Lichtenberg are in place. He does a full share of business in his line and represents large mercantile houses of Calcutta, Colombo, Madras, Penang, Bangkok, Singapore, Batavia, Sonrabaya, Melbourne, Sydney, Anckland, Manila, Hongkong, Shanghai, Yokohama, Hiogo, Cape Town, Port Elizabeth, London, Hamburg, Bremen, etc., for importing and selling foreign products and merchandise of all kinds, and for buying and exporting home products and manufactured goods. One of his important accessories is a regular line of sailing vessels from Hongkong to this port. He makes liberal advances on consignments. His business in shipping and commission, chartering of vessels, etc., is in every way complete.

Ceo. Morrow & Co., 39 Clay Street and 28 Commercial Street.

This well known firm was established in 1854, and does a hay, grain and commission business. The firm handles hay, grain, flour, bran, milling and oats, and solicits consignments from all parts of the Coast; it also ships to all parts of the Coast and islands of the Pacific. George Morrow & Co. are prominent members of both the Produce and Mer-

chants' Exchanges. Their establishment has a frontage of 45 feet on Clay street.

SHOT-TOWER AND LEAD WORKS.

Selby Smelting Company's Shot-Tower and Lead Manufactory.

An establishment which reflects great credit upon its enterprising projectors is the one referred to above. It is situated at the corner of First and Howard, where it occupies a three-story and basement building surmounted by a shot tower 200 feet high. The pig lead from the smelting works is here received and manufactured into shot, lead pipe, sheet lead, bar lead, solder, strip lead, anti-friction metal, lead sash weights, lead strop, etc. Tin pipe is also made and a large stock of block tin kept in stock.

SILK THREAD.

The manufacture of silk thread is an industry of comparatively recent establishment, but the impetus acquired is rapidly paving the way for greater and better achievements. There is but one local factory, and that employs seventy-five hands. The quality of the thread made is claimed to be as good as the Eastern article, and competes with it in price. The business has been very good for some time past, and the outlook is exceedingly flattering.

The Carleon-Currier Silk Manufacturing Company, No. 2 Sutter Street.

This enterprising concern was originally established in 1876 by Carlson & Currier, and incorporated under the present name as a stock company, with a capital of $125,000, in December, 1887.

The officers of the company are: Ed Carlson, President; J. P. Currier, Vice-President and Secretary, and C. C. H. Carlson, Treasurer.

They manufacture silk threads of all kinds and descriptions, embracing spool silks and twists, tailors' sewings, knitting, embroidery, filloselle, fast dye rope and etching silk, silk hosiery, ladies' silk undervests, mitteus in all shades and sizes. Their mills are located on the corner of Stevenson and Ecker streets, and comprise an area of 7000 square feet, which are thoroughly equipped with all the most improved and latest machinery, and all the various departments are under the management of experienced experts. The very best quality of raw silk is used, and the goods turned out, as regards strength, texture, smoothness and finish, are fully equal to the best made anywhere in the world. Their goods are sold under the well-known brand of "Belding Silks," and are the only silks made west of Michigan. Their trade is very large, and extends throughout the entire Pacific Coast.

STOVES AND TINWARE—WHOLESALE.

The direction of this branch of business has become decided to the extent of propelling the business to large dimensions. The representatives in this line are among the exponents of the city's most important interests, and keenly alive to the supremacy of the market in all of the essentials demanded by the trade, which has been and is constantly increasing.

W. W. Montague & Co., 309-317 Market Street.

A great house is that of W. W. Montague & Co., with a trade as wide as the means of communication to and from the city will admit, extending north and south, far to the east, and across the ocean to the Pacific Islands and to China and Japan. The firm was established upwards of thirty years ago under the style of Lock & Montague, and was incorporated in July, '88, with the following gentlemen as officers: W. W. Montague, President; Alonzo A. Watkins, Vice-President; C. A. Beldin, Treasurer; Daniel Wilson, Assistant Treasurer, and E. J. Duncomb, Secretary. The premises of the company, 309-11-13-15-17 Market street, are well known, and the five floors and basement are scarcely large enough for the varied stock which it carries. There is nothing, in fact, which it does not handle of the innumerable articles embraced in its trade. We might mention in this connection that it has the agency for the celebrated Abrahamsons Ventilator. It is also agent for the Pacific Coast for the best Eastern articles. Stoves and ranges, tiling of all kinds, tin-plate, sheet iron, iron pipe, house furnishing hardware, plain, Japanned and stamped tinware, etc., etc. In fact everything from a needle to an anchor, to use an old but apt saying.

THREAD—WHOLESALE.

Henry Doyle & Co., 517 and 519 Market St.

This firm is the representative one of this line on the coast, and enjoys a most extended trade throughout the Pacific Coast and Territories, and into Alaska. A full and complete line of the following goods is carried in stock, viz.: Barbour's Irish flax threads, "Kerr's" 6-cord spool cotton, Goff's Braid, Woodberry cotton rope seine twine, lamp wick, fish netting "Starlight" worsted yarns, Passaic Flax Mills' bag twines, "Bell's" Irish linen handkerchiefs, towels and damasks, Butler Hard Rubber Co.'s combs and druggists' sundries, Bayle's egg-eyed needles, Silver Lake braided sash cords, and Ludlow Manufacturing Co.'s ball and spring twines, all of which this firm are special agents for on this coast.

These goods are all carried in stock in large quantities, and the trade supplied as cheaply and more quickly than from the factories or any other jobbing house in Eastern points.

TRUNKS.

C. A. Malm, 234 Bush Street.

This leading trunk house was established in 1867 by D. S. Martin and C. A. Malm, the firm name being D. S. Martin & Co., continuing as such until the death of Mr. Martin in 1882, when C. A. Malm became sole proprietor. He manufactures all sizes and grades of trunks, valises and traveling bags, the factory being located at 10, 12, 14 and 16 Main street, occupying three floors 45x122 feet. This factory is fitted up with new and improved machinery, which has just been placed in at great expense. He gives employment to upwards of forty hands, and turns out as fine and substantial goods as can be found anywhere in the United States. The stock carried at his salesroom is large and varied, embracing a full line of all goods pertaining to the line, his trade, which is both wholesale and retail, extending throughout the entire Pacific Coast and territorica.

WAREHOUSES.

Ample warehouse accommodations for any kind of merchandise are to be had in every business section of the city and vicinity. In San Francisco alone there are no less than fifty-three warehouses, free and bonded, devoted to the storage of every conceivable description of goods.

Haslett & Bailey.

In the development of San Francisco's warehouse business Messrs. Haslett & Bailey have taken a prominent part, and by their enterprise they to-day conduct a business, which for its extent and importance, is not to be surpassed anywhere. Many years ago the business was started by Messrs. Cox & Co., of which firm Mr. Haslett was a member. In 1882 Messrs. Samuel Haslett and Charles H. Bailey succeeded to the business under the firm name of Haslett & Bailey. They operate the Beale-street warehouses, corner Beale and Bryant; California warehouses, Townsend street, corner Second; Cunningham's warehouses, corner Front and Green streets; Humboldt warehouses, Spear street, between Harrison and Bryant; Pacific warehouses, corner Front and Broadway, and Hathaway United States bonded warehouses, Spear-street wharf. From twenty-five to one hundred men are employed daily at these warehouses in various capacities. When desired the firm make advances and effect arrangements for insurance. Vessels and barges will also receive accommodations with berths for discharging and receiving cargoes. Their chief office is at the Humboldt warehouses on Spear street, between Harrison and Bryant. Telephone No. 1914.

California Dry Dock Company, Office, No. 303 California Street.

This company is proprietor of the Mission Rock Grain Dock and Warehouses, situated at Hunter's

Point, having a storage capacity of 75,000 tons of grain. Grain stored therein is always accessible to the market, and the highest rates obtained for same at all times. The property covers an area of fourteen acres and grain may be received or shipped on all sides. The company's large dry dock is capable of taking in any sized vessel. It has two floating docks at the foot of Spear street for small vessels up to 1000 tons, and also a marine railway on the Potrero capable of taking up vessels of 500 tons. In fact every modern improvement known is possessed by the company to facilitate its business. The officers are: Oliver Eldridge, President; W. J. Gibbs, Secretary, and Charles H. Sinclair, Superintendent.

Nevada Warehouse and Dock Company. Office: 412 Pine Street.

The warehouse and docks of this company are located at Port Costa, and are the largest on the Coast, having a storage capacity of 100,000 tons. For the rapid handling and storage of grain the warehouses are furnished with the latest improvements, and attached is a mill supplied with the best and newest machinery for cleaning foul and smutty wheat; in fact every facility is possessed by this company for the handling of wheat to the best possible advantage. Weighing into the warehouse is free, and option and storage lots are delivered in full. The following are the company's rates: Storage of grain per season not to exceed $1 per ton; storage of grain per month, 25 cents per ton; grading wheat, 10 cents; cleaning wheat, 75 cents, and smutting wheat, $1 per ton. The reputation this company has gained in all its transactions proves its superior advantages. Mr John Rosenfeld is President and Mr. W. F. Berry, Secretary.

The Morton Draying and Warehouse Co.

This company conducts a general warehouse business in all its branches, and has two large brick buildings, first-class in every respect. Morton's South End Warehouse is located on Townsend street, between First and Second, and has a capacity of 10,000 tons. A side-track from the S. P. R. R. Co.'s different railroads to the door enables merchants to handle goods at a small expense. The other is known as the South Point Warehouse, on Berry street, between Third and Fourth, and has a capacity of 9000 tons; it is especially adapted to receive goods by water, having large wharf accommodations. This company conducts its warehouse business in connection with its large draying business, and is thus enabled to quote low rates for storage. The company has a capital stock of $100,000. The officers are. John Morton, president, and William J. Morton, treasurer. Its main office is at 204 Battery street, and branch office northwest corner Fifth and Townsend streets.

WINES—WHOLESALE.

Sherwood & Sherwood.

Among the many large establishments in San Francisco, there is none more worthy of creditable mention than the firm of Sherwood & Sherwood, whose place of business is located at 212-214 Market street and 15-17 Pine street, where they occupy five floors, each 40x150 feet, with a total available floor space of 30,000 square feet. This enterprising firm is sole agent for many of the most famous European houses, of which the following are a few: Moet & Chandon's champagne, Burke's Guinness Dublin porter, Joule's famous stone ale in bottles and wood, Burke's Irish and Scotch whiskies, MacKenzie & Co.'s sherry and port, Meinhold's Anchor brand Eastern cider, Ross Royal Belfast ginger ale, Burke's Bass English pale ale, Burke's Bass export ale in wood, Houtman's Holland gin and fine old Jamaica rum. Carlisle whisky in cases and barrels, Waukesha table-water, Crosse & Blackwell's famous English groceries, Coleman's mustard, Epp's cocoa. Schlitz's Milwaukee beer, and many other specialties and table delicacies too numerous to mention. They are also agents for the finest of all domestic wines, those of the famous Schramsburg vineyard, in Napa Valley. The territory covered by Sherwood & Sherwood's traveling salesmen extends from Victoria to San Diego, and as far East as Salt Lake City.

J. B. Chapman, Commission Merchant and Importer, 123 California St., San Francisco.

Mr. Chapman has, for the past seven years, been the sole agent for this coast of the now well-known "Perrier-Jouet" champagne. That this wine is preferred by connoisseurs to any other brand is proved by the fact that while, in 1880, when first imported into the United States, the sale only reached about 600 cases, it now exceeds 25,000 per annum.

Mr. Chapman receives fresh shipments by rail, via New York, about every fifteen days. He has now commenced delivering from the very superior quality of the 1884 vintage. This vintage promises to rival that of the famous 1874, which has recently been sold from celebrated private cellars in England at as high as 200 shillings a dozen—equal to about $50 per case, taken there.

Mr. Chapman is also making a specialty of importing a few brands of fine clarets—wines that he can rely upon, and knows to be pure. He is the sole agent for the Pacific Coast of the old established house of Messrs. H. Cuvillier & Frere of Bordeaux, purveyors, by special appointment, to the Court of Russia, and he has also arranged with the well-known firm of Messrs. Barton & Guestier of Bordeaux, through their agents here, Messrs. James de Fremery & Co., for the exclusive right of sale of certain of their best and specially selected growths.

Purity Wine Company of California.

This company was incorporated in 1888, with R. J. Harrison, President, and E. W. Frazer, Secretary. They are manufacturers of pure wines and brandies, such as white wines, claret, sherries, port, angelica and muscat, under the Frazer process, and which are sold under their brand of "Purity" wines.

Their premises are specially fitted up with their improved apparatus, and occupies three floors 40x137½ feet in dimensions, their capacity being one million gallons per annum.

Their wine is becoming a great favorite with connoisseurs, and is finding its way where a superior wine is not only correctly appreciated but is also generously welcomed. The advantages of this discovery to the State of California alone are of incalculable value, and have the hearty indorsement of wine men and experts.

WIRE AND WIRE ROPE.

Wire rope and cables have gone into use in so many ways within the last few years in streetcar propulsion, conveying ore and other substances at mines and mills, in the rigging of vessels, etc., that their manufacture has become a separate and important industry in many cities of the country. Besides this, one of the oldest and best known houses in the country has a branch here, and controls a large and growing business wherever its products are in demand.

John A. Roebling's Sons' Co., 8 California and 14 Drumm Street.

Branches of the works have been established in different parts of the United States—in New York, Chicago, and on the Pacific Coast in 1879, under the management of S. V. Mooney. The firm has supplied four No. 8 California-street cables, of which they make a specialty, to the following roads: Sutter and Larkin, Pacific, Powell and Mason, Washington and Jackson, Clay and Sacramento, Geary, as well as Temple and Second streets, Los Angeles. The Melbourne (Australia) street cables were supplied from New York, and those of the great Western cities from Chicago. The firm here is agent for the New Jersey Wire Cloth Company and the Buckthorn Fence Company. Insulated electric wires, telegraph wires, iron, steel, brass wire, fencing of all kinds and wire ropes for every purpose are but a few among the manufactures of the great firm supplied by the local branch.

WOOL.

Christy & Wise, N.E. Cor. Fifth and Townsend Streets.

A firm which has been no small factor in the development of San Francisco's commercial interests is that of Christy & Wise. This house was organized in 1861, and is the oldest in its line on the Coast. The firm is now composed of Messrs. John H. Wise and Thomas Denigan. The firm handles 15,000,000 pounds of wool annually (over double the quantity of any other firm), and its business ex-

tends throughout California, Oregon, Washington Territory, Nevada, Utah, Idaho, Arizona and New Mexico. The firm makes a specialty of wool, hides and pelts, which are handled and sold on commission. The excellent standing of this house commercially has given it a reputation which reflects much credit upon the management and business sagacity of its members. The firm's warehouses in this city are very substantial and well adapted for the storage and handling of wool, etc., which is consigned to it. All the business entrusted to its care receives that careful attention which has hitherto characterized all the transactions of this old and well-known house.

Catton, Bell & Co., 406 California Street.

In addition to its insurance business this firm conducts an extensive wool business. Its warehouse on the corner of Sixth and Townsend streets, has a capacity of 6000 bales. The firm makes a specialty of scouring wool, possessing the latest facilities for successfully doing this work. The firm engaged in this branch of its business about ten years ago.

ATTORNEYS-AT-LAW.

Alfred Clarke

Was born July 27, 1832, and came to California in 1850, engaging in mining in Nevada county, and located here in 1851. He read law in the police department under the instruction of Judge Cowles, and was admitted to practice by the Supreme Court in 1877. He is the author of Compilations of Election Laws of 1877; of Police Laws of 1878, and served as Clerk of the Chief of Police and of the Board of Police Commissioners for thirty years, closing December 31, 1887. He was special counsel for the city in laundry order litigation, and also for the agents of the State of New York in the habeas corpus case of James Hope, of Manhattan Bank fame. In 1883 he received the thanks of the Attorney-General and District Attorney for important services in an extradition case with Mexico, and in 1884 from the Women's Missionary Society of the Methodist Episcopal Church. He was President of the Widows and Orphans' Aid Society of the Police Department for five years, and on his retirement received a handsome testimonial from the members of the department.

J. B. Richardson

Was born in New York State in 1853. He received his education in the grammar schools of Geneva, N. Y., and then entered Hamilton College, graduating in 1874. He then read law in the office of Judge Folger, who was Secretary of the Treasury under President Arthur, and was admitted by the Supreme Court of New York in 1876. In 1878 he came to California and located in Oakland, and was private tutor until 1879, when he formed a law partnership with Judge S. G. Nye, who resigned from the position of County Judge, the firm becoming Nye & Richardson, which continued until October, 1888, when Judge Nye retired from practice.

He is the attorney for the Home Security B. and L. Ass., Shenandoah Quartz M. Co., Tehama Land Imp. Co., Central Supply Co., besides for many other private clients and large estates.

John F. Burris

Was born in Newcastle county, Delaware. He is a graduate of Harvard and the University of Michigan. He came to California in 1875, and has been in active practice here ever since. He practices in all the courts, his practice being general, both civil and criminal, and has been connected with some very large and important lawsuits. His offices are located in the Flood Building.

T. E. K. Cormac

Is a native of Llangollen, Wales, and received his education in Austria at the Austrian Military Academy, and also at the new college at Vienna. He arrived in the United States in 1869 and shortly after entered Harvard Law School. After graduating there he practised his profession in Boston for some seven years. In 1881 he came to California. From 1883 to 1887 he was one of the attorneys for the Public Administrator of San Francisco, Hon. P. A. Roach, and is the attorney for the British Consulate. He practices in all the Courts, Federal and State.

A. H. Ricketts.

Mr. Ricketts was born in British Guiana, and when four years of age came with his parents to California. He was educated in the public schools in Union and St. Ignatius colleges. After graduating he read law in the office of B. C. Whitman, ex-Chief Justice of the Supreme Court of Nevada. Mr. Ricketts served as United States Marshal in Nevada, and was Assistant Adjutant-General of the Nevada militia. In 1885 he formed a partnership with R. B. Mitchell, the firm being Mitchell & Ricketts, which continued until 1886, since which time he has been practicing alone. He was appointed counsel for the Chinese companies and enjoys a large and lucrative practice, which is a general one, a specialty being made of mining law.

Walker C. Craves

Was born in Fayette county, Ky., on June 10, 1848, and was educated at the University of Kentucky, graduating in 1876. He read law in the office of Beck & Thornton at Lexington, Ky., and was admitted to practice by the Supreme Court of Kentucky in 1876.

He came to California in 1879, locating in this city. In 1884 he was elected Prosecuting Attorney, serving two years, and also served as Assistant District Attorney, and as such, prosecuted successfully all the jury bribing cases. Since his retirement from office, he has devoted his attention entirely to the practice of his profession, which is a general one, both civil and criminal.

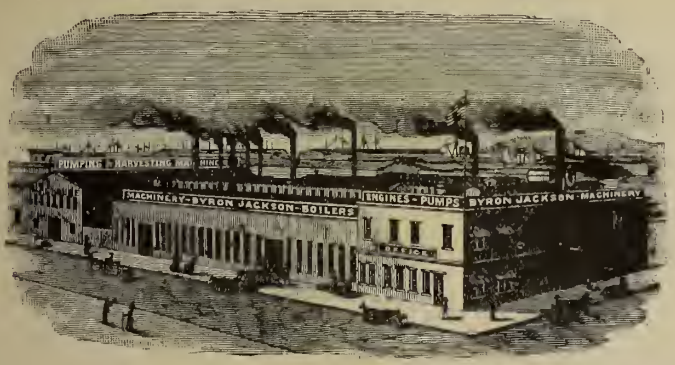
F. A. Berlin

Is a native of West Virginia, and was born August 1, 1848. He received his education in the common schools of his native State, and entered Roanoke College in 1864, and subsequently Washington and Lee University at Lexington, Va. He graduated at the University of Virginia in 1871, and was admitted to practice in the same year. He practiced law in Rockingham county, Va., for three years, and for a short period in Savannah, Ga. In 1875 he came to this city. He has a general civil practice, avoiding criminal cases, and practices in the Federal and State Courts, and is attorney for several mining corporations and mercantile firms.

BYRON JACKSON.

625 to 631 SIXTH ST., 149 to 169 BLUXOME ST.

SAN FRANCISCO, CAL.



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CONSTITUTION AND BY-LAWS

OF THE

SAN FRANCISCO

Stock and Exchange Board

Organized September 11, 1862.

REVISED OCTOBER 1, 1877.

SAN FRANCISCO:
BUNKER & HIESTER, PRINTERS, No. 16 LEIDESDORFF STREET.
1877.

San Francisco, Stock and Exchange Board

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1877.

Officers of the Board.

PRESIDENT,
JOHN W. COLEMAN.

VICE PRESIDENT,
A. H. LISSAK, JR.

CHAIRMAN,
B. H. COIT.

SECRETARY,
JOSEPH L. KING.

TREASURER,
HENRY SCHMIEDELL.

Committees.

Finance Committee,

A. H. Lissak, Jr., E. F. Hall, Jr.,
E. P. Peckham.

Executive Committee,

E. E. Eyre, E. P. Peckham,
G. W. Smiley, M. L. McDonald,
L. Kilgour.

Stock List.

J. W. Brown, G. W. Cope,
W. E. Hale, G. I. Ives,
S. B. Wakefield.

CONSTITUTION.

ARTICLE I.

TITLE OF THE ASSOCIATION.

The title of this Association shall be "THE SAN FRANCISCO STOCK AND EXCHANGE BOARD."

ARTICLE II.

NUMBER OF MEMBERS.

The number of members of this Board is limited to one hundred.

ARTICLE III.

PROPERTY OF THE ASSOCIATION.

The legal title and ownership of all the property, effects and assets of this Association, shall vest in the officers named in Article IV, in trust for the benefit and enjoyment of its members.

Whenever a member shall be suspended from or be deprived of the privileges of membership, such suspension or deprivation of the privileges of membership, until removed by the action of the Board, shall operate as a full release of all his right, title and interest in and to the property and assets of the Association.

No member, under any circumstances, shall be deemed to have or claim, or possess any individual right, title or interest in the property or assets of the Association, except when the same shall be finally dissolved and its affairs wound up by its then remaining members.

ARTICLE IV.

OFFICERS, ELECTIONS, ETC.

The officers of this Association shall consist of a President, Vice-President, Chairman, Secretary and Treasurer, who shall be elected by ballot, annually, on the second Monday in January; and in case of any vacancy, a new election shall be held forthwith for the unexpired term.

Any officer may be removed by a vote of two-thirds of the members of this Association.

ARTICLE V.

DUTIES OF THE PRESIDENT.

It shall be the duty of the President to see that the several provisions of the Constitution and By-Laws are enforced, and have a care of the general interests of the Board. He shall appoint all committees, and preside at all meetings except the calling of stocks; and he shall be, *ex officio*, a member of all committees.

He shall, at each annual election, appoint the following committees, viz: An Executive Committee of five members, to whom shall be referred all applications for donations, and all matters affecting the interests of the Board not otherwise specially provided for in the Constitution and By-Laws.

A Finance Committee of three members, to have the general supervision, management and control of all financial affairs of the Board; to whom shall be presented all bills and demands against the Board, and by whom the same shall be audited and approved before payment; to whom shall be reported by the Secretary all moneys collected, and the sources from which they are collected; to whom shall be reported by the Treasurer the amount of money received, and from what sources; to whom shall be reported by the Roll-Keeper all fines; to whom the Trust

Fund Committee shall furnish a detailed statement of their transactions, and a record of whose proceedings and of said bills, demands, collections, dues and fines shall be kept by the Secretary of the Board, acting as Secretary of the Committee. Said Committee shall meet on the first Monday of every month, and at other times when business may require. The Secretary, Treasurer, Roll-Keeper and Trust Fund Committee shall report, as herein required, on the first Monday of every month, and at other times when required by the Committee. The Committee shall make at least quarterly statements to the Board.

A Stock List Committee of five members, to whom shall be referred all applications of companies to be placed on the regular list.

He shall appoint such Assistant Secretaries as may be required, at such salaries as may be fixed upon by the Board.

A Roll-Keeper, at a salary not to exceed two hundred dollars per month, whose duty it shall be to record all fines, and report monthly to the Secretary the amount levied upon each member.

A Sergeant-at-Arms, and such other Assistants as may be required.

All appointments made by the President shall be subject to the approval of the Board.

ARTICLE VI.

DUTIES OF THE VICE-PRESIDENT.

In the absence of the President, the Vice-President shall perform all the duties pertaining to the office of President.

ARTICLE VII.

DUTIES OF THE CHAIRMAN.

The Chairman shall call stocks at such hours as the Board may from time to time direct, maintain order and

enforce the rules. He shall receive such salary as may be fixed upon by the Board; it being stipulated that, before entering upon the duties of the office, he shall bind himself by a solemn pledge to the Board, through its President, not to act as a broker, or be interested, directly or indirectly in the purchase or sale of stocks. In the absence of the Chairman the members present may choose a Chairman *pro tem.*

ARTICLE VIII.

DUTIES OF THE SECRETARY.

It shall be the duty of the Secretary to keep a full and faithful record of the purchases and sales—which record shall be considered binding on the members; to keep complete minutes of the proceedings of the Board, and to take care of the books and papers of the Association; to collect all moneys due, and pay the same weekly into the hands of the Treasurer, and to perform such other duties as the Board may direct. He shall also furnish, on the 1st of each month, to the members of the Board, a list of all parties delinquent to them.

ARTICLE IX.

DUTIES OF THE TREASURER.

It shall be the duty of the Treasurer to take charge of all the moneys belonging to the Association, subject to such regulations as the Board may from time to time determine.

ARTICLE X.

PROPOSALS FOR MEMBERSHIP.

Any member proposing the name of an applicant for membership in this Board shall, at the time of his nomination, state in open Board the name of the person to whose seat said applicant desires to succeed.

ARTICLE XI.

ELECTION OF MEMBERS.

All members shall be elected by ballot, and every applicant for admission shall be proposed at least five days preceding his election, and ten negative votes shall exclude.

Each member shall be furnished with a ticket, on which shall be printed the words "FOR ADMISSION," and also a ticket on which shall be printed the words "AGAINST ADMISSION," and the tickets and the letters thereon shall be of the same size and color, and no member shall be permitted to deposit a ballot that is not folded in such a manner as to conceal the printed letters thereon. If the applicant be rejected, he shall not be renominated within five days thereafter.

The name of the applicant shall be conspicuously posted in view of the members, at the desk of the Secretary, from the day of nomination to the day of election. Only one candidate shall be balloted for on the same day. No election shall be valid unless fifty votes are deposited in the box. At the election the ballot-box shall be placed in charge of the acting Secretary, and the poll shall be opened at the hour of opening the Board and continue to the conclusion of the call of stocks, when the presiding officer shall request any member who has not voted to do so. The President shall then appoint a committee of three to count the ballots, one of whom shall be the party proposing the candidate, or his seconder. He shall then declare the result of the ballot. Should any discrepancy be discovered between the tallies and the number of ballots in the box, a new ballot shall be taken at the next session of the Board.

No member of this Board shall belong to any similar organization.

ARTICLE XII.

SUSPENDED MEMBERS—RE-ELECTION, ETC.

Any member failing to meet his engagements in the Board shall be suspended until he has settled with his creditors.

If he applies for readmission within six months of his failure in the Board, a committee of three members shall be appointed by the President to inquire into the causes of his failure, who shall report before his seat is forfeited by limitation, and on their presenting a favorable report, announcing that he has settled with his creditors, he may resume his seat in the Board, upon the assent, by ballot, of two-thirds of the members then present.

ARTICLE XIII.

DISPOSAL OF SEAT AND REGULATING THE SAME.

In case of retirement of a member in good standing, he shall have the right to dispose of his privileges in the Board and to nominate a successor to fill the vacancy occasioned by his retirement; provided, that no nominee of a retiring member shall acquire any right or privilege until elected in the manner and form prescribed by this Constitution, it being distinctly understood and agreed between the Board and each member thereof that the Board reserves the right to reject any nominee.

In the event of the death of a solvent member, the Board will dispose of the vacant seat to the best advantage for the benefit of his widow and children, or those persons who shall be designated by him in his last will and testament. But no person shall be designated as or permitted to become a successor to the privileges of membership in the Board by virtue of any instrument in the nature of a will.

Any member who has been suspended for six months, and who has not made a satisfactory settlement of his con-

tracts in the Board during that time, shall be deprived of all privileges of membership, and his seat shall revert to the Board, and be appropriated to satisfy his creditors in the Board, as follows :

Whenever any member shall have been deprived of all privileges of membership, pursuant to this Article, or shall voluntarily surrender his membership for the benefit of his creditors in the Board, the President of the Board shall call a meeting of the creditors in the Board of such person, who shall thereupon present to him their several claims against the delinquent, and the President in all such cases shall be *ex-officio* a trustee for such person and for his creditors in the Board, and the said trustee shall be vested with all the rights and privileges formerly held by such person in the Board, and shall dispose of the same in the same manner that a person retiring in good standing may dispose of his seat and privileges. The proceeds of any such disposition so made shall be devoted by the said trustee to discharging the obligations due by such person to members of the Board, and any surplus remaining shall, after having satisfied all other claims against him, be delivered to the delinquent or to any person authorized to receive the same. If the amount received by said trustee shall be insufficient to discharge all the obligations in the Board of such person in full, then the trustee shall apportion it rateably among the creditors in the Board, paying to each creditor in the Board such proportion of moneys realized by him as the claim of each creditor bears to the total amount of claims proved by the creditors in the Board against such person.

The Board may, however, by a vote of two-thirds of the members present, extend the time for settlement of any suspended or delinquent member for a period not exceeding thirty days.

ARTICLE XIV.

DELINQUENTS MAY VOLUNTARILY SURRENDER SEATS.

Any delinquent member may waive his right of redeeming his privileges in the Board. He may do so by notifying the President of the Board in writing that he is unable to meet his engagements with members of the Board upon contracts for the sale or purchase of stocks, and requesting him to call a meeting of his creditors in the Board, stating them; the President shall thereupon take such action as is required by Article XIII, to be taken by him in respect to one deprived of all privileges of membership pursuant to said Article; and the like proceedings for the sale of his seat; and distribution of proceeds shall be had as in a case arising under said Article XIII.

ARTICLE XV.

SALES OF SEATS FOR ACCOUNT OF DELINQUENT MEMBERS.

In sales of seats for account of delinquent members, pursuant to Article XIII of this Constitution, the proceeds shall be applied to the benefit of the members of the Board, exclusive of outside creditors, unless there shall be a balance after the claims of members are paid in full. And the seat and privileges of every member shall be deemed and taken to be, from the time of his admission and as long as he remains a member, a continuing security to all members of the Board with whom he may deal, according to its rules, for the performance of his contracts and the fulfillment of his engagements.

ARTICLE XVI.

QUORUM.

In all cases a majority of the Board shall be necessary to do business, except the calling of stocks.

ARTICLE XVII.

COMMISSIONS—MISCELLANEOUS.

Legal Tender Notes, on par	½ per cent.
Funded Debt, on par	1 " "
Bank Stocks	1 " "
Insurance Stocks, on par	1 " "
Wharf Stocks, on par	1 " "
Gas Stocks, on par	1 " "
Railroad Stocks, on par	1 " "
Steamboat Company Stocks, on par	1 " "
Telegraph Company Stocks, on par	1 " "
Water Company Stocks, on par	1 " "
Bills of Exchange, on net amount	1 " "
Mint Certificate, on net amount	1 " "
Specie, on net amount	1 " "
Mining Shares, over $500	1 " "

ARTICLE XVIII.

FICTITIOUS SALES.

No fictitious sales or contracts shall be made at this Board. Any member or members contravening this Article may, upon conviction thereof, be suspended.

ARTICLE XIX.

PAYMENT AND TRANSFER.

In all sales of stocks, transferable in this city, either party shall have the right to require the purchase-money to be paid at the time and place of transfer.

In the delivery of stocks not transferable in this city, the purchaser shall have the right to require the deposit of the purchase-money in some local Bank, to be agreed upon by the contracting parties, or named by the President of the Board; such money to be held in trust until official notification of the transfer shall have been received.

ARTICLE XX.

PENALTY FOR NON-COMPLIANCE WITH CONSTITUTION AND BY-LAWS.

Any member refusing to comply with the foregoing Articles or with the By-Laws, may have a hearing before the Board; and if he shall persist in refusing, two-thirds of the members present may declare him no longer a member, and he shall thereupon lose all the rights and privileges given by this Constitution.

ARTICLE XXI.

ALTERING CONSTITUTION OR BY-LAWS.

No motion for altering the Constitution or By-Laws shall be acted upon until at least five days after the motion has been submitted in writing, unless by the unanimous consent of the Board, and none shall be made except by the consent of two-thirds of those present.

In all cases the Article proposed to be altered or amended shall be stated.

ARTICLE XXII.

TRUST-FUND COMMITTEE.

There shall, at all times, exist in this Board a committee composed of at least three members, or more, at the discretion of the Board, to be known as the Trust-Fund Committee. Such committee shall be chosen by ballot, and hold office until the election of their successors, which shall take place at the annual election of officers of the Board next ensuing the election of any such committee.

It shall be the duty of such committee to take charge of all moneys which may come into their hands by Direction of vote of the Board, and invest the same according to their best discretion and judgment; said moneys, and the interest of the same, under such investments, to constitute a Trust-Fund, to be used and applied by such committee in the following manner, viz.:

Upon the death of a member of the Board, said Trust-Fund Committee may pay, from the increase in their hands from investment of said moneys, to such person or persons, object or objects, as may have been designated in writing by such deceased member, the sum of ten thousand dollars, in United States gold coin. In case there be no such written disposition made, then to the widow of such deceased member the sum of ten thousand dollars in United States gold coin. In case there shall be no widow, and a child or children of such member, then to such child or children, equally, share and share alike. If there shall be neither widow, child or children surviving such deceased member, entitled to receive said money, nor any disposition made of the same as herein above provided, then there shall be no payment or provision made under this Article.

The payments herein provided for shall be deemed absolute donations to the persons, or for the object to which the same are made or applied, free from all claim or control from any other source or persons.

In case the increase of said moneys shall not have accumulated to a sum sufficient to meet the donations herein provided for, as the same shall be needed, the deficit shall be made good at once, by assessments, *pro rata*, upon the members of the Board, and collected in like manner and under the same penalties as other dues.

ARTICLE XXIII.

CANDIDATES FOR BENEFITS OF TRUST FUND.

No member of this Board admitted after this date (June 8th, 1875), shall have any claim or interest in the Life Insurance Fund until he shall have filed with the Secretary a Certificate from the Medical Examiner attesting his fitness to be accepted by this Board as a participant in the benefits of said Fund, and no member admitted since June 8th, 1875, and who had not filed his Medical Certificate be-

fore August 2d, 1876, as hereinbefore provided, shall be deemed to have acquired any claim upon or interest in the Life Insurance Fund, excepting under the following conditions:

A duly qualified physician shall be appointed by the President as Medical Examiner of the Board, who shall be considered as an appointee thereof, and whose fees shall be paid out of the general fund, in like manner as other ordinary expenses. The candidate for admission to the benefits of said Life Insurance Fund must submit to such examination as may be required by said Medical Examiner, who shall transmit to the President a sealed report containing a detailed statement of the physical state of health of said candidate, as well as his opinion concerning the fitness of said applicant to become a participant in the advantages of said fund.

The President shall, upon receipt of said report, immediately call a meeting of the Executive Committee, and shall refer the same to them for their consideration. The said Committee shall thereupon decide by ballot whether the Board is justified in admitting the said member to the benefits of said fund, and the decision of said Committee shall be reported to the Board at its next ensuing executive session. Provided, that the application of such member to have his life insured shall not be considered to have been admitted or rejected until the affirmative or negative action of the Executive Committee upon the same shall have been approved and ratified by this Board.

BY-LAWS.

ARTICLE I.

ORDER OF BUSINESS.

The Board shall meet daily—Sundays and legal holidays excepted.

The hours of business shall be: Morning session at 11 o'clock; afternoon session at 3 o'clock—except on Saturday, when there shall be held but one session, commencing at 11 o'clock A. M. The order of business shall be as follows:

1. Reading the minutes of the preceding day, other than purchases and sales, if called for by two members.
2. Notices of Election.
3. Calling the regular list of Stocks.
4. Calling Stocks at the request of members.

ARTICLE II.

STOCKS TO BE CALLED.

No Stock or Bond shall be placed on the list of Stocks, etc., regularly called at the Board, except by a vote of a majority of the members present; and application for the placing of stocks on the regular list shall be made directly to the Board by parties interested, subject to all rules and regulations of the Board, with full statement of the capital, number of shares, resources, etc., certified to and signed by said parties; but the Stock of no Company or Corporation shall be placed on said list unless first referred to the Stock List Committee.

ARTICLE III.

FEE FOR PLACING MINING STOCKS ON THE LIST.

The fee for placing Mining Stocks on the regular list shall be one thousand dollars each. This Board reserves the right to suspend the calling of any stocks, at any time, by a two-thirds vote of the members present. All mining stocks remaining on the list over one year shall pay one hundred dollars per annum in advance.

ARTICLE IV.

STOCKS MAY BE CALLED BY PAYING FINE.

After the regular list has been once called over by the Presiding Officer, any stock may be called up, the party calling paying a fine of twenty-five cents, and having the privilege of making the first offer.

No bid or offer for the purchase or sale of shares of Stock shall be entertained for fractions of a dollar of less than one-quarter where the value of the same is $25 and over; of less than one-eighth where the value is $5 and less than $25; and of less than one-twentieth where the value is under $5. The above rules shall govern the informal as well as the regular sessions of the Board.

ARTICLE V.

ALL OFFERS BINDING—THE PRESIDING OFFICER'S DECISION FINAL.

All offers for Stock, etc., made and accepted, shall be binding whether called by the Presiding Officer or not; and in case there are two or more claimants for the purchase or sale, the Presiding Officer shall decide the same, or he may appeal to the Board for their decision. No sale shall be recorded unless made on the call, except by unanimous consent.

ARTICLE VI.

SPECIFIC NUMBER OF SHARES TO BE OFFERED.

In all propositions to buy or sell, the offer shall be accompanied with some specific number of shares, the par value of which, other than Mining Stocks offered, shall not be less than five hundred dollars.

ARTICLE VII.

READING THE MINUTES.

After the call of each Stock, if any transactions have been made, the record of purchases and sales may be read, which reading shall confirm the same.

ARTICLE VIII.

FINE FOR INTERRUPTING THE PRESIDING OFFICER.

Any member interrupting the Presiding Officer while calling stocks, by speaking or otherwise, shall pay a fine of not less than twenty-five cents, and not more than five dollars for each offense, at the discretion of the Presiding Officer, from which there shall be no appeal. The levying of all fines shall rest exclusively with the Presiding Officer.

ARTICLE IX.

INFORMAL SESSIONS.

SEC. 1. No assembly of members of this Board outside of the Board-rooms, for the transaction of Stock business, shall at any time be allowed, and the said rooms shall remain open for the holding of Informal Sessions between 10 and 10:30 A. M., and between 2 and 2:30 P. M., excepting on Saturday, when only the morning informal session shall be held. All transactions made during such informal sessions shall be recorded in a book kept for the purpose, and shall be binding in the same manner as those of the Regular Sessions. Any adjournment of the Board shall affect its Informal, as well as its Regular Session

and the Board-rooms shall remain closed during the whole time of such adjournment.

SEC. 2. The Chairman of the Board shall preside at its Informal as well as its Regular sessions, for the preservation of order and decorum—by the imposition of fines, for the settlement of disputes, and for the supervision of the records to be kept of the transactions made.

SEC. 3. The Assistant-Secretary shall be in attendance during the Informal Sessions of this Board, to record all transactions at the request of members, under direction of the Presiding Officer.

ARTICLE X.

STOCKS FALLING DUE ON HOLIDAYS.

All sales made at this Board shall be settled the following day, unless expressed to the contrary, and all contracts falling due on such holidays as are observed by the Banks, shall be settled on the preceding day. All Stocks falling due on Sunday will be carried over until Monday.

ARTICLE XI.

HOUR BEFORE WHICH STOCKS CAN BE CALLED FOR OR DELIVERED.

In all sales of, or contracts for Stocks between members of the Board, the party to receive the same shall not be bound to take them after half-past two P. M., but may postpone the same, without the charge of interest, to the following day; and any member, having a right to call on another for Stock, shall demand the same before the hour above specified, or be subject to a continuance of the contract until the following day.

ARTICLE XII.

NOTICE ON CONTRACT.

In all contracts on time, made at the option of buyer or seller, one day's notice shall be given before stocks can

be delivered or demanded before maturity, and such notice shall be given at or before 2½ o'clock P. M.

ARTICLE XIII.

NO CONTRACTS TO BE MADE OVER NINETY DAYS.

No contracts, for the receipt or delivery of Stock, etc., beyond ninety days shall be made at this Board.

ARTICLE XIV.

A DEPOSIT ON CONTRACTS MAY BE REQUIRED,

On all time transactions made at the Board, either of the contracting parties may require a deposit of twenty per cent. on the amount of purchase-money, as security for the fulfillment of the contract. Should the Stock contracted for vary in price to within five per cent. of the margin of said deposit, either party may call for an additional deposit of ten per cent., and may continue to do so as often as the latest deposit may be exhausted by change of price.

It being fully understood that either party may draw down any excess of twenty per cent. that may be in his favor.

When the seller deposits his Stock, the deposit paid by the buyer shall go to the seller.

When a member of this Board neglects or refuses to put up the usual deposit on time contracts, after due notice of requirement, it shall be at the option of the opposite contracting party to close the same by purchase or sale through the Presiding Officer, with some other member, on his account; the defaulting party to be held responsible for any differences. When any member neglects or fails to meet his contracts upon which deposits are made and in bank, the said deposits of Money or Stock shall be due and payable to the other party, upon the signature of the President or Vice-President of the Board.

ARTICLE XV.

RIGHT OF BROKER TO DEMAND FURTHER DEPOSITS.

Where Stocks are bought or sold on time, or where money is advanced on Stocks by a Broker, he may call on his principal for an additional deposit, *sufficient to maintain the original margin*, but in the event of the margin at any time being reduced to within twenty per cent. of the market price of the Stock, then the Broker shall have the right to sell out or buy in such Stocks, through the Presiding Officer, with or without notice to his principal.

The Secretary shall make a record in a book kept for the purpose of all such sales or purchases, with the name of the Broker and Principal for whose account they were made.

All sales of delinquent stock made on account of any person not a member of this Board, and without the order of such person, shall be made by the Presiding Officer in the Board-room, at public auction, immediately after the adjournment of any regular session, and all persons (irrespective of membership) shall be at liberty to bid for the same.

Upon all purchases so made a deposit of twenty per cent. shall be made at the time, and failing such deposit, the stock shall be resold forthwith.

ARTICLE XVI.

PLACE OF DEPOSIT.

When deposits are made on time sales, the seller shall have the privilege of designating the Banking-House in which the deposits shall be made. The seller shall be responsible for the money deposited, and for the delivery of the Stock. Should the purchaser object to the place of deposit, the President of the Board shall designate some other place of deposit, in which case the responsibility shall be mutual, as between buyer and seller.

ARTICLE XVII.

LIMITATION OF CONTRACTS.

This Board will take no cognizance of contracts that remain unsettled five days after they become due, unless continued by mutual consent.

ARTICLE XVIII.

OUTSIDE CONTRACTS.

This Board will not recognize or enforce any time contracts made by members outside of the Board, unless the same shall be reduced to writing within three days, and any member of this Board having stock transactions with a party not a member, must, for his own protection, ask for a broker, otherwise the transaction must stand on its own basis, and the Board will not take any action in the matter.

ARTICLE XIX.

ASSIGNMENT OF CONTRACTS.

No assignment of any contract made between members of this Board will be recognized by the Board, except made by mutual consent, endorsed on the memorandum of contract.

ARTICLE XX.

PAYMENTS.

All payments shall be in gold coin of the United States, unless otherwise agreed to by the Board.

ARTICLE XXI.

NO STOCK TO BE CALLED WHEN TRANSFERS ARE NOT ALLOWED IN THE USUAL HOURS.

No stocks shall be called at the Board, the transfer of which is not allowed to be made within the usual hours of business as frequently as may be desired by the stockholders.

ARTICLE XXII.

HOW STOCKS ARE TO BE DELIVERED WHEN THE TRANSFER BOOKS ARE CLOSED.

Whenever the transfer books of a company shall be closed by any legal impediment, so as to render the time of their being open again uncertain, then the deliveries of stock of such Company, in satisfaction of contracts, shall be made by notarial power-of-attorney, irrevocable, containing assignments, and bill of sale, and certificate; the papers to be satisfactory to recipient, or passed upon by the Board.

ARTICLE XXIII.

PRIVILEGES.

When any member agrees to pay a sum of money for the privilege of receiving or delivering stock at his option, the premium bid for the privilege shall be paid on the next business day. No member of the Board shall be allowed to bid for or offer privileges on any stock during the session of the Board.

ARTICLE XXIV.

IN CASE OF FAILURE, CONTRACTS CLOSED AT THE MARKET PRICE OF THE DAY.

In case of the failure of any member of the Board, the President shall adjust all outstanding contracts with him at the average prices of the morning and afternoon Boards on the day he failed.

ARTICLE XXV.

DEFAULT MUST BE REPORTED WITHIN FORTY-EIGHT HOURS.

In all cases where a member of the Board shall fail to comply with his stock contracts, it shall be the duty of his creditors to report said default to the President of the Board within forty-eight hours after said defalcation becomes known to them. No claim or contract, unless so

reported, shall ever after be recognized or enforced by this Board. During the suspension of a member, no such report shall be required.

All claims of members and non-members against said delinquent member, must be filed with the Secretary of the Board within thirty days after he has been reported, and must be accompanied with a detailed statement of the account.

No claims, unless so filed, shall ever after be recognized or enforced by this Board.

ARTICLE XXVI.

PREFERRED INDEBTEDNESS.

When a member of this Board fails, and is readmitted to his seat, all subsequent accruing indebtedness shall be considered preferred.

ARTICLE XXVII.

SALE OF DIVIDENDS.

No purchases or sales of dividends will be permitted at the Board.

ARTICLE XXVIII.

INTEREST ON DIVIDENDS.

In all sales, dividends declared after the sale and before the payment and delivery shall go to the purchaser.

When the seller draws the dividend on stocks sold on time contracts, the amount of said dividend shall be deducted from the price of said stock, and the deposits made accordingly.

Should a stock upon which a dividend has been declared be delivered whilst the transfer books of the Company are closed, the purchaser shall have the right to deduct the dividend.

When Mining Companies make stock or scrip dividends,

the stock or scrip so divided shall go with the original stock for ninety days from date of distribution.

The accrued interest on all stocks and bonds, not especially excepted in the By-Laws, shall go to the purchaser.

ARTICLE XXIX.

ASSESSMENTS.

In all sales of stocks, whether on time or for cash, the buyer shall pay any assessments levied and not delinquent at time of sale; provided, that the levying of such assessment by any Company shall have been previously announced by the presiding officer in open Board; but no assessment, whether payable instanter or otherwise, shall be considered delinquent until thirty days from the day on which it is levied.

Where an assessment is levied on a stock and made payable monthly, or at different periods, in installments, each payment shall be governed by this article, and become delinquent as follows: The first payment in thirty days from the date of levy; the second, in thirty days from the day on which it is made payable; the third, the same, and so on. The day on which an assessment is levied is not counted as one of the thirty days.

ARTICLE XXX.

RESCINDED ASSESSMENTS.

On all time sales of stock after an assessment becomes delinquent, and is thereafter rescinded, the buyer may, upon delivery, deduct the amount of said assessment from the contract price of said stock.

ARTICLE XXXI.

CHARGES ON STOCK ADVERTISED FOR ASSESSMENTS.

The seller of stock shall pay all the charges for advertising delinquent assessments, etc., pending the settlement of time contracts.

ARTICLE XXXII.

LIMITATIONS FOR RECLAMATION FOR ASSESSMENTS OF STOCK.

No reclamation for unpaid assessments upon stock sold by members of this Board, the transfer office of which is in this city, shall be allowed, unless the same is presented within five days from the date of delivery; and when the transfer office is out of the city, the demand must be made within twenty days from the date of delivery.

In the event of stock which has been sold for assessment being delivered in error, the broker receiving it shall be entitled, within five days from the date of delivery, to demand transferable stock in lieu thereof; and in case such demand is not made within five days, then the broker who delivered the stock may settle with him by returning the amount which he paid for the stock.

No reclamation for any stock delivered shall be made after the expiration of thirty days, if the transfer office is in the city; and not after sixty days, if the transfer office is out of the city.

ARTICLE XXXIII.

APPROPRIATIONS.

No appropriation of any moneys for any person or object whatever, other than ordinary expenses of the Board, as provided by the Constitution and By Laws, shall be made, unless two-thirds of the members present shall, by vote, concur therein. Notice of any such appropriation shall be made in writing, and shall lie over one day, and vote thereon shall be by ballot.

ARTICLE XXXIV.

REGULATING COMMISSIONS—PENALTY.

No member of this Board shall transact any business as a stock broker upon commission at less than $\frac{1}{4}$ per cent., except for another member, when the commission shall not be less than $\frac{1}{8}$ of 1 per cent. Nor shall any member be

permitted to avoid the effect of this By-Law in either of the aforesaid cases by means of any rebate, deduction, or allowance; not charging commission on joint stock transactions. or on all purchases or sales in every account, whether on behalf of members or non-members, or in any other manner, whatever, susceptible of proof to the satisfaction of the Board of an intention, either directly or indirectly, to evade its provisions; provided that no member shall be compelled to charge commission where the occasion of or the service rendered is of an exceptional or casual nature.

Whoever shall violate this By-Law shall be subjected to the following penalties, and there shall be no power in the Board or its officers to modify or remit any part thereof, except by a vote of two-thirds of the members present: For the first offence, a fine of five thousand dollars, in United States gold coin, shall be imposed, the amount thereof to be equally divided between the complainant and the Trust Fund. The party convicted shall be suspended from all the privileges of the Board until the fine be paid. If the fine shall be not paid within one week from the date of its being imposed, the suspended member shall be considered as delinquent to the Board in the amount thereof, and subject to all the provisions of Article 13 of the Constitution, and Article 25 of the By-Laws, respecting suspended members and the filing of claims against the same, and the amount of said fine shall be deemed as preferred indebtedness over any and all claims which may be presented against the seat of said delinquent.

Upon all second or more convictions under this By-Law, in addition to the penalty already prescribed as aforesaid, and which shall be similarly applied, the offending member, if the said fine be paid at any time before his seat shall have reverted to the Board, shall be suspended for one month after such payment from all his rights of member-

ship. No member, however, shall be deemed to have lost the right of participating in the benefits of the Trust Fund by reason of any conviction or penalty imposed under this By-Law until the forfeiture of his seat shall have been accomplished through the operation of Article 13 of the Constitution.

The President shall appoint a committee of three members to whom complaints for infringement of this By-Law shall be made. Said committee shall investigate the same under oath, and decide by ballot as to the guilt or innocence of the accused, and report the result of said investigation to the Board.

ARTICLE XXXV.

NO BUSINESS BEFORE CALLING STOCKS.

Except by unanimous consent, no business shall be transacted previous to calling Stocks.

ARTICLE XXXVI.

COMMUNICATIONS HAVING A TENDENCY TO INFLUENCE THE MARKET.

No letters or communications having a tendency to influence Stocks shall be read publicly at the Board, without first being presented to the President.

All communications addressed to the Board, affecting the state of the Mines or Mining Stocks, shall be read instanter.

ARTICLE XXXVII.

RECEIPTS AND DELIVERIES MUST BE MADE BETWEEN MEMBERS.

All receipts and deliveries required by the purchase and sale of shares of Stock must be made directly between the members of this Board, and any member who shall, in completion of such Stock transactions, either receive the Certificate from or deliver them to any person other than a member of this Board, shall be fined Five Hundred Dol-

lars for the first offence, and for the second shall be expelled.

ARTICLE XXXVIII.

PENALTY FOR EMPLOYMENT OF NON-MEMBERS.

No member of this Board shall employ, directly or indirectly, a non-member to buy and sell Mining Stocks dealt in at the Board, under a penalty of One Thousand Dollars for each offence.

ARTICLE XXXIX.

USING INDECOROUS LANGUAGE—PUNISHMENT.

Any member who shall be guilty of indecorous language or conduct during the session of the Board, shall be fined not less than five nor exceeding one hundred dollars, or shall, by a vote of two-thirds of the members present, be suspended from his seat for not less than one week, nor more than one month, and a repetition of the offence shall subject the party so offending to expulsion; and he shall not again be admitted unless by consent of two-thirds of the members present.

A fine of five dollars shall be imposed upon any member who shall stand upon the desks or chairs in the Board-room, either during the session of the Board or after.

Smoking shall not be allowed in the Board-room. Any member violating this rule shall be fined twenty-five dollars.

ARTICLE XL.

FINE FOR NON-ATTENDANCE AT A SPECIAL MEETING.

When a special meeting of the Board shall be called, the fine for non-attendance may, by a vote of two-thirds of the members present, be increased to a sum not exceeding five dollars.

ARTICLE XLI.

NEGLECT TO PAY FINES FOR THREE MONTHS—PENALTY.

Any member who shall absent himself from the Board, and omit to pay his fines for the period of three months, may be declared no longer a member. A list of members delinquent for fines shall be furnished the Sergeant-at-Arms, and he is ordered to refuse admittance to the Board-room to all members who fail to pay their bills before the 21st of each month. The Secretary shall notify delinquent members to this effect.

ARTICLE XLII.

ACCESS TO THE MINUTES.

No persons shall have access to the minutes of the Board except the members and their clerks.

Clerks admitted to the business sessions of the Board are prohibited making abstract and duplicate lists of sales for other than their employer.

ARTICLE XLIII.

BLACK LIST.

Each and every member shall report publicly to the Board the name of every person who shall violate his engagements with him as a Broker, after employing him to execute business on commission, or who shall have refused satisfactory settlement of any contract made with or by said Broker on his account; and it shall be the duty of the Secretary to keep a book for the purpose of registering the name of every person reported as a defaulter (together with his address), and the name of the Broker who shall complain, there to remain until the debt that may have accrued through the medium of the member, in his capacity as a broker, be liquidated. So long as the name of said defaulter or defaulters continue registered upon the books of the Board, no member shall execute, or cause to

be executed, any business, for him or them, under pain of immediate suspension.

Suspended members, who have not settled, are subject to above penalties.

ARTICLE XLIV.

ARBITRATION OF CLAIMS OF NON-MEMBERS.

Any person not a member of the Board shall have the right to bring a claim against a member of said Board arising from any transaction in Stocks, or Money loaned during his membership, on the conditions following, and not otherwise:

The person making such claim shall execute a full release of his claim against said member, duly signed, and shall deliver the same to the President, to be held in trust to abide the event of the suit before said Board.

The President shall keep the said release in trust, to abide the result of said suit, and shall deliver the same to the defendant on the happening of either of the three following events:

1st. In case the claimant shall not present his claim to the Board within twenty days after executing said release.

2d. In case judgment shall be rendered for said defendant by the Board.

3d. In case the defendant shall pay, or offer to pay, to such claimant the amount of judgment rendered in favor of said claimant.

In case judgment shall be rendered against any member of the Board, which he is unable or unwilling to pay, then such release shall be canceled and returned to such claimant.

FORM OF RELEASE.

Know all men by these presents:

That I, for and in consideration of

the sum of one dollar, to me in hand paid by
the receipt of which is hereby acknowledged, have remised, released, and forever discharged, and by these presents I do hereby remise, release, and forever discharge the said of and from any and all demands heretofore existing and due and owing to me, and the said is hereby fully released and discharged from the same.

Sealed with my seal, and dated San Francisco, this day , 18 .

ARTICLE XLV.

REGARDING SUSPENSION OF MEMBERS AND LEGAL PROCEEDINGS.

In all cases where, and in accordance with the provisions of Article 44 of the By-Laws, a judgment has been or shall be rendered against any member of the Board by the Board, such member shall, without further action of the Board, stand suspended from the time of the rendition of such judgment until the same is fully paid or satisfied, or tendered and refused.

Whenever any creditor of a member of this Board, or any person asserting a claim against a member of this Board, has voluntarily, or shall voluntarily, resort to any legal tribunal, or has voluntarily instituted, or shall voluntarily institute any legal proceedings against such member concerning his claim, such claim shall not be recognized or enforced by this Board.

ARTICLE XLVI.

PROHIBITING CONNECTIONS AND TRANSACTIONS WITH SIMILAR ORGANIZATIONS.

All members of this Board shall cease all partnership connections in any way with members of any similar organization. And also cease executing orders, either directly or indirectly, through clerks or otherwise, in any similar organization, under penalty of suspension.

ARTICLE XLVII.

PROVIDING A SAFEGUARD BETWEEN BROKERS AND THEIR CLERKS.

First—All clerks and employees of the members of this Board shall be registered in a book provided for that purpose by this Board —said book to be open to the inspection of members only.

Second—Any member of this Board trading with a clerk or employee of any other member of this Board, after said clerk or employee has been registered, in accordance with Section I of this By-Law, and not reporting his transactions with said clerk or employee to his employer before the next session of the Board, shall, for the first offense, by a majority vote of the members of this Board, be suspended from and deprived of all his rights and privileges as a member of this Board for the period of thirty days, and fined in the sum of five thousand dollars ($5,000); said suspension to continue until the fine is paid. And for the second offense under this rule, shall be expelled.

Third—Like penalties shall be imposed on any member of this Board doing business for any other member of this Board suspended under this Resolution.

Fourth—All fines collected under this Resolution shall be placed to the credit of the Insurance Fund of this Board.

Fifth—It shall be the duty of all members of this Board to report immediately all changes in the clerical department of their business.

Sixth—The Secretary of the Board shall furnish each member with a printed copy of said book in which the names are registered, and shall report to the members all changes in the clerical force as reported to him.

Seventh—Brokers' clerks shall not be allowed to trade on the floor of this Board.

ARTICLE XLVIII.

MONEYS DUE TRUST FUND.

The amounts due to the Trust Fund by the forfeited and suspended seats of members of the Board shall be paid out of the General Funds, and charged to each seat respectively.

ARTICLE XLIX.

REPORTS OF ARBITRATING COMMITTEES.

All committees appointed to investigate claims against Brokers are required to report within five days from date of appointment.

ARTICLE L.

BIDS AND OFFERS CONFINED TO MEMBERS.

The bids or offers for the purchase or sale of shares of stock shall, during all sessions of the Board, be exclusively confined to members thereof, and anything contained in these By-Laws conflicting herewith is hereby rescinded.

ARTICLE LI.

TICKETS OF ADMISSION.

Section 1. Tickets of admission of visitors of this Board shall have the following printed on the backs of said tickets:

"This ticket is issued on condition that the holder thereof will abide by all the rules and regulations of the San Fransisco Stock and Exchange Board, and for any violation thereof the Board reserves the right to cancel the same, and deny the holder admission to the rooms of the Board."

Section 2. None but ticket holders shall be admitted to the Board-room, and no person whatever, excepting members or employees of the Board, shall be permitted to enter within the railings on the floor of the same during any of its sessions.

Free admission for ladies and their escorts to the galleries of the Board-room shall only be granted by cards issued by members.

RULES OF ORDER

FOR EXECUTIVE SESSIONS OF THE SAN FRANCISCO STOCK AND EXCHANGE BOARD.

Rule 1. The President shall call the Board to order. Each member shall take the seat usually occupied by him during the regular sessions of the Board, and remain uncovered while present at the meeting. In all discussions arising, the President shall not participate, but, wishing to do so, shall call some other person to the chair.

Rule 2. The order of business shall be as follows:

1. Calling the roll.
2. Reading and approving minutes of preceding meetings.
3. Reports of Committees.
4. Motions, resolutions and notices.
5. Unfinished business of preceding meetings.

Rule 3. All questions relating to priority of business shall be decided by the President without debate.

Rule 4. When any question is before the Board, no member shall speak more than twice without permission from the President, nor shall any member interrupt another while speaking.

Rule 5. Substitutes may be offered at any time when an amendment is in order, and when adopted shall be open to amendment. Substitutes and amendments must be germane to the subject matter under consideration, but not more than two amendments shall be entertained to any motion at the same time.

Rule 6. Any member may call for a division of the question when the sense will admit.

Rule 7. When a question is under debate, no motion shall be received but the following:

1. To adjourn.
2. The previous question.
3. To lay on the table.
4. To postpone indefinitely.
5. To postpone to a day certain.
6. To commit.
7. To amend.

They shall be put in the above stated order, and the first four shall be decided without debate.

Rule 8. The previous question may be called for by two members, if seconded by a majority, and shall be put in this form, "Shall the main question now be put?" If carried, all amendments not already adopted shall be precluded, and the main question taken without further debate.

Rule 9. No motion shall be debated until the same be seconded and distinctly announced by the President, and it shall be reduced to writing, if desired by the President or any member, and read by the Secretary, before it shall be debated. A motion may be withdrawn at any time before amendment.

Rule 10. Every member, when he speaks, shall, standing in his place, address the President, and when he has finished, shall sit down.

Rule 11. When two or more members rise at once, the President shall name the member who is to speak first.

Rule 12. When a member shall be called to order he shall sit down until the President shall have determined whether he is in order or not. Every question of order shall be decided by the President without debate, unless so invited by him, subject to an appeal to the Board by any member.

Rule 13. When the ayes and noes shall be called for by three members, every member present shall declare openly and without debate his assent or dissent to the question.

Rule 14. When a question has been once put and decided, it shall be in order for any member, voting in the majority, to move for the reconsideration thereof at the same meeting, or give notice of his intention of so doing at the next, but no question shall be reconsidered more than once.

Rule 15. The proceedings of the Board shall be entered on a journal as concisely as possible.

Rule 16. No action of the Board shall be rescinded without the concurrence of two-thirds of the members present.

Rule 17. The President shall have the right to name any member to perform the duties of the chair, who is hereby vested, during such time, with all the powers of President. Such appointment shall not extend beyond adjournment.

Rule 18. Whenever an executive session shall have failed for want of a quorum, a fine of one dollar shall be imposed upon every absent member. Absence from the city or sickness of self or family shall be considered sufficient excuse for remission of above fine.

Rule 19. Any ruling of the chair may be appealed from by a member. The question on the appeal shall immediately be put in the following terms: "Will the Board sustain the ruling of the chair?" It shall be open to debate, and decided by a majority vote of the members present, but the decision shall not be subject to reconsideration.

Rule 20. The "Rules of Order" may be altered or amended after one week's notice in writing shall have been given, specifying the proposed alteration or amendment; but any one of them, or any clause thereof, may be suspended for the time being by a vote of two-thirds of the members present.

List of Members.

A

Atkinson, T. T.
Austin, Alex.

B

Bonynge, C. W.
Boswell, S. B.
Breckenridge, J. W.
Brooks, S. H.
Brown, J. W.
Budd, W. C.
Burling, William *
Burtsell, J. M.

C

Cahill, E.
Charles, H. A.
Child, E. F.
Coffin, A. F.
Coit, B. H.
Coleman, John W.
Coleman, James V.
Cope, George W.
Coursen, G. A.
Crocker, J. H.

D

Deane, Coll
Dewey, E. E.
Dixon, Samuel
Duncan, W. L.

E

Ehrlich, M.
Everett, A. F.*
Eyre, E. E.

F

Felton, C. N.
Fitch, J. R.
Flood, J. C.
Foster, W. H.*
Fox, C. W.
Freeborn, J.
Fry, J. D.

* Deceased.

G

Glazier, I.
Goodman, J. T.
Greenebaum, J.
Gurnett, A. G.

H

Hale, W. E.
Hall, E. F., Jr.
Hall, M. P.
Hassey, F. A.
Herr, J. J.
Higgins, W. L.
Hill, H. L.
Hooker, R. C.
Hopkins, C. H.
Hubbard, C. V. D.

I

Ives, Geo. I.

J

Jones, J. H.
Jones, J. P.

K

Keene, J. R.
Kenney, C. A.
Kilgour, L.
King, J. L.

L

Latham, J. H.*
Latham, J. K. S.
Lawton, Franklin,
Lissak, A. H., Jr.
Logan, H. C.
Loveland, L. F.
Lynch, J.

M

Mackintosh, Wm.
Mahoney, J. H., Jr.
Marks, Jos.
Marye, G. T., Jr.
McDonald, M. J.
McDonald, M. L.
McKenty, J.
Morrow, R. F.
Murphy, E. P.

N

Neal, C. S.
Noble, H. H.

O

O'Brien, W. S.

* Deceased.

P

Paterson, J.
Peckham, E. P.

R

Rogers, R. F.
Rorke, B. B.

S

Schmiedell, H.
Schmitt, M.
Scott, H. H.
Sharon, Wm.
Shotwell, J. M.
Smiley, Geo. W.
Steel, Thomas
Steinhart, I.
Stoutenborough, C. H.
Swift, Frank*

T

Turnbull, Walter.

V

Van Wyck, H. L.

W

Wakefield, S. B.
Wattles, J. B.
Wilke, F. E.
Williams, H.
Wilson, J. S.
Winans, J. C.
Woods, F. H.

Z

Zinns, L. A.

Two Board Seats.

* Deceased.

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Dr. J. M. McNulty
Medical Examiner

CONSTITUTION AND BY-LAWS

OF THE

SAN FRANCISCO

Stock and Exchange Board

ORGANIZED SEPTEMBER 11TH, 1862.

REVISED MARCH 1ST, 1882.

SAN FRANCISCO:
JOHN WALLACE & COMPANY, BOOK AND JOB PRINTERS,
419 Sacramento Street, between Sansome and Battery.
1882.

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Officers of the Board.

PRESIDENT.

GEO. T. MARYE, JR.

VICE-PRESIDENT,

S. B. WAKEFIELD.

CHAIRMAN,

B. H. COIT.

SECRETARY,

CHAS. S. NEAL.

TREASURER,

J. M. SHOTWELL.

Standing Committees.

EXECUTIVE COMMITTEE,

HOMER S. KING, H. L. VAN WYCK,
M. HERMAN, GEO. C. HICKOX,
A. F. COFFIN.

FINANCE COMMITTEE,

GEO. I. IVES, E. E. DEWEY,
J. H. MAHONY, JR.

STOCK LIST COMMITTEE,

M. J. McDONALD, JOSEPH MARKS,
W. E. HALE, L. T. LAZURE,
D. Z. YOST.

COMMITTEE ON COMMISSIONS,

R. C. HOOKER, H. H. NOBLE,
C. A. KENNEY.

COMMITTEE ON MEMBERSHIP,

SAMUEL DIXON,
M. P. HALL, JNO. SCOTT WILSON,
C. H. STOUTENBOROUGH, C. W. FOX,
O. V. WALKER, S. B. BOSWELL.

CONSTITUTION.

ARTICLE I.

TITLE OF THE ASSOCIATION.

The title of this Association shall be "THE SAN FRANCISCO STOCK AND EXCHANGE BOARD."

ARTICLE II.

NUMBER OF MEMBERS.

The number of members of this Board is limited to one hundred.

ARTICLE III.

TITLE TO PROPERTY OF THE ASSOCIATION, AND EFFECT OF SUSPENSION OF A MEMBER ON HIS INTEREST IN THE SAME.

The legal title and ownership of all the property, effects, and assets of this Association, shall vest in the officers named in Article IV, in trust for the benefit and enjoyment of its members.

Whenever a member shall be suspended from or be deprived of the privileges of membership, such suspension or deprivation of the privileges of membership, until removed by the action of the Board, shall operate as a full release of all his right, title and interest in and to the property and assets of the Association.

No member, under any circumstances, shall be deemed to have, or claim, or possess any individual right, title or interest in the property or assets of the Association, except when the same shall be finally dissolved and its affairs wound up by its then remaining members.

ARTICLE IV.

OFFICERS, ELECTIONS, ETC.

The officers of this Association shall consist of a President, Vice-President, Chairman, Secretary, and Treasurer, who shall be elected by ballot, annually, on the second Monday in January; and in case of any vacancy, a new election shall be held forthwith for the unexpired term.

Any officer may be removed by a vote of two-thirds of the members of this Association.

ARTICLE V.

DUTIES OF THE PRESIDENT AND OF THE STANDING COMMITTEES AND OFFICERS APPOINTED BY HIM.

It shall be the duty of the President to see that the several provisions of the Constitution and By-Laws are enforced, and have a care of the general interests of the Board. He shall appoint all committees, and preside at all meetings except the calling of stocks; and he shall be, *ex-officio*, a member of all committees.

He shall, at each annual election, appoint the following committees,* viz: An Executive Committee of five members, to whom shall be referred all applications for donations, and all matters affecting the interests of the Board not otherwise specially provided for in the Constitution and By-Laws.

A Finance Committee of three members, to have the general supervision, management and control of all financial affairs of the Board; to whom shall be presented all bills and demands against the Board, and by whom the same shall be audited and approved before payment; to whom shall be reported by the Secretary, all moneys collected, and the sources from which they are collected; to whom shall be reported by the Treasurer, the amount of money received, and from what sources; to whom shall be reported by the Roll-Keeper, all fines; and a record of whose proceedings and of

*See also Article XXXIV of By-Laws.

said bills, demands, collections, dues, and fines shall be kept by the Secretary of the Board, acting as Secretary of the Committee. Said Committee shall meet on the first Monday of every month, and at other times when business may require. The Secretary, Treasurer, and Roll-Keeper shall report, as herein required, on the first Monday of every month, and at other times when required by the Committee. The Committee shall make at least quarterly statements to the Board.

A Stock List Committee of five members, to whom shall be referred all applications of companies to be placed on the regular list.

He shall appoint such Assistant Secretaries as may be required, at such salaries as may be fixed upon by the Board.

A Roll-Keeper, at a salary not to exceed two hundred dollars per month, whose duty it shall be to record all fines, and report monthly to the Secretary the amount levied upon each member.

A Sergeant-at-Arms, and such other assistants as may be required.

All appointments made by the President shall be subject to the approval of the Board.

ARTICLE VI.

DUTIES OF THE VICE-PRESIDENT.

In the absence of the President the Vice-President shall perform all the duties pertaining to the office of President.

ARTICLE VII.

DUTIES OF THE CHAIRMAN.

The Chairman shall call stocks at such hours as the Board may from time to time direct, maintain order and enforce the rules. He shall receive such salary as may be fixed upon by the Board; it being stipulated that, before enter-

ing upon the duties of the office, he shall bind himself by a solemn pledge to the Board, through its President, not to act as a broker, or be interested, directly or indirectly, in the purchase or sale of stocks. In the absence of the Chairman the members present may choose a Chairman *pro tem.*

ARTICLE VIII.

DUTIES OF THE SECRETARY, RECORD OF TRANSACTIONS, LIST OF DELINQUENT MEMBERS, ETC.

It shall be the duty of the Secretary to keep a full and faithful record of the purchases and sales—which record shall be considered binding on the members; to keep complete minutes of the proceedings of the Board, and to take care of the books and papers of the Association; to collect all moneys due, and pay the same weekly into the hands of the Treasurer, and to perform such other duties as the Board may direct. He shall also furnish, on the first of each month, to the members of the Board, a list of all parties delinquent to them.*

ARTICLE IX.

DUTIES OF THE TREASURER.

It shall be the duty of the Treasurer to take charge of all the moneys belonging to the Association, subject to such regulations as the Board may from time to time determine.

ARTICLE X.

PROPOSALS FOR MEMBERSHIP.

Any member proposing the name of an applicant for membership in this Board, shall, at the time of his nomination, state in open Board the name of the person to whose seat said applicant desires to succeed.

*See also Article XLIII of By-Laws.

ARTICLE XI.

ELECTION OF MEMBERS—COMMITTEE ON MEMBERSHIP—NO MEMBER TO BELONG TO ANY SIMILAR ORGANIZATION.

At each annual election a committee of seven members shall be elected, five of whom shall constitute a quorum, who shall be known as the Committee on Membership, to whom shall be submitted all proposals for membership, and who shall scrutinize all objections to applicants. The Committee shall decide by ballot the question of admissibility; and if the whole or a majority of the Committee report in favor of the applicant, he shall be balloted for, and not otherwise, at the next executive session of the Board: *provided*, that five days shall have elapsed between the day of nomination and the submission of their report to the Board. Should the Committee report in favor of the candidate, twenty negative votes shall exclude.

The name of the applicant shall be conspicuously posted in view of the members, at the desk of the Secretary, from the day of nomination to the day of election. No election shall be valid unless fifty votes are cast.

If any member of the Committee on Membership shall be for any reason incapacitated from serving for the period of one month continuously, his office shall become vacant, and the President shall immediately appoint his successor, subject to confirmation by the Board.

At the election, the ballot-box shall be placed in charge of three tellers, who shall be appointed by the President, one of whom shall be the member proposing the candidate, or his seconder. The Secretary shall then call the roll, and each member as his name is called shall deposit his ballot in the box. The poll shall remain open until the conclusion of the executive session. The tellers shall then count the ballots, and the President shall declare the result. Any member who was not present at roll-call, may vote before the close of business by announcing his intention to the Secretary.

Should any discrepancy be discovered between the tallies and the number of ballots in the box, a special meeting of the Board will be held after the next business session, when a new ballot shall be taken.

No member of this Board shall belong to any similar organization in this State, under penalty of immediate expulsion; and any member of this Board who joins or belongs to any similar organization elsewhere than in this State, shall forfeit all the rights and benefits given him by Article XXII of this Constitution, and the right to share in any dividends paid by the Board during the period of his connection with such other organization; but he shall remain at all times subject to all assessments, dues or claims, including those contemplated by Article XXII of the Constitution, which may accrue against him by reason of his membership in this Board.

ARTICLE XII

SUSPENDED MEMBERS—RE-ELECTION, ETC.

Any member failing to meet his engagements in the Board shall be suspended until he has settled with his creditors.

If he applies for re-admission within six months of his failure in the Board, a committee of three members shall be appointed by the President to inquire into the causes of his failure, who shall report before his seat is forfeited by limitation, and on their presenting a favorable report, announcing that he has settled with his creditors, he may resume his seat in the Board, upon the assent, by ballot, of two-thirds of the members then present.

ARTICLE XIII

SALE OF SEAT ON RETIREMENT, DEATH, OR DISABLEMENT OF A MEMBER—MEMBERS OF THE BOARD PERFORMING OCCUPATIONS

In case of retirement of a member in good standing, he shall have the right to dispose of his privileges in the Board and to nominate a successor to fill the vacancy occasioned by

his retirement; *provided*, that no nominee of a retiring member shall acquire any right or privilege until elected in the manner and form prescribed by this Constitution, it being distinctly understood and agreed between the Board and each member thereof that the Board reserves the right to reject any nominee.

In the event of the death of a solvent member, the Board will dispose of the vacant seat to the best advantage for the benefit of his widow and children, or those persons who shall be designated by him in his last will and testament. But no person shall be designated as, or permitted to become a successor to the privileges of membership in the Board by virtue of any instrument in the nature of a will.

Any member who has been suspended for six months, and who has not made a satisfactory settlement of his contracts in the Board during that time, shall be deprived of all privileges of membership, and his seat shall revert to the Board, and be appropriated to satisfy his creditors in the Board, as follows:

Whenever any member shall have been deprived of all privileges of membership, pursuant to this article, or shall voluntarily surrender his membership for the benefit of his creditors in the Board, the President of the Board shall call a meeting of the creditors in the Board of such person, who shall thereupon present to him their several claims against the delinquent, and the President in all such cases shall be *ex-officio* a trustee for such person and for his creditors in the Board, and the said trustee shall be vested with all the rights and privileges formerly held by such person in the Board, and shall dispose of the same in the same manner that a person retiring in good standing may dispose of his seat and privileges. The proceeds of any such disposition so made shall be devoted by the said trustee to discharging the obligations due by such person to members of the Board, and any surplus remaining shall, after having satisfied all other claims against him, be delivered to the delinquent or to any person authorized to receive the same. If the amount

received by said trustee shall be insufficient to discharge all the obligations in the Board of such person in full, then the trustee shall apportion it ratably among the creditors in the Board, paying to each creditor in the Board such proportion of moneys realized by him as the claim of each creditor bears to the total amount of claims proved by the creditors in the Board against such person.

The Board may, however, by a vote of two-thirds of the members present, extend the time for settlement of any suspended or delinquent member for a period not exceeding thirty days.

ARTICLE XIV.

DELINQUENTS MAY VOLUNTARILY SURRENDER SEATS.

Any delinquent member may waive his right of redeeming his privileges in the Board. He may do so by notifying the President of the Board in writing that he is unable to meet his engagements with members of the Board upon contracts for the sale or purchase of stocks, and requesting him to call a meeting of his creditors in the Board, stating them; the President shall thereupon take such action as is required by Article XIII, to be taken by him in respect to one deprived of all privileges of membership pursuant to said Article; and the like proceedings for the sale of his seat and distribution of proceeds shall be had as in a case arising under said Article XIII.

ARTICLE XV.

SALES OF SEATS FOR ACCOUNT OF DELINQUENT MEMBERS—MEMBERS OF THE BOARD PREFERRED CREDITORS.

In sales of seats for account of delinquent members, pursuant to Article XIII of this Constitution, the proceeds shall be applied to the benefit of the members of the Board exclusive of outside creditors, unless there shall be a balance after the claims of members are paid in full. And the seat and privileges of every member shall be deemed and taken

to be, from the time of his admission and as long as he remains a member, a continuing security to all members of the Board with whom he may deal, according to its rules, for the performance of his contracts and the fulfillment of his engagements.

ARTICLE XVI.

QUORUM.

In all cases a majority of the Board shall be necessary to do business, except the calling of stocks.

ARTICLE XVII.

MAXIMUM RATES OF COMMISSION.

The rates of commission charged by members of the Board shall not be higher than the following:

Legal Tender Notes on par	½ per cent.
Funded Debt, on par	1 " "
Bank Stocks	1 " "
Insurance Stocks, on par	1 " "
Wharf Stocks, on par	1 " "
Gas stocks, on par	1 " "
Railroad Stocks, on par	1 " "
Steamboat Company Stocks, on par	1 " "
Telegraph Company Stocks, on par	1 " "
Water Company Stocks, on par	1 " "
Bills of Exchange, on net amount	1 " "
Mint Certificate, on net amount	1 " "
Specie, on net amount	1 " "
Mining Shares, over $500	1 " "

ARTICLE XVIII.

FICTITIOUS SALES.

No fictitious sales or contracts shall be made at this Board. Any member or members contravening this Article may, upon conviction thereof, be suspended.

ARTICLE XIX.

PAYMENT FOR AND DELIVERY OF STOCK.

In all sales of stocks, transferable in this city, either party shall have the right to require the purchase-money to be paid at the time and place of transfer. In the delivery of stocks not transferable in this city, the purchaser shall have the right to require the deposit of the purchase-money in some local bank, to be agreed upon by the contracting parties, or named by the President of the Board; such money to be held in trust until official notification of the transfer shall have been received.

ARTICLE XX.

PENALTY FOR NON-COMPLIANCE WITH CONSTITUTION OR BY-LAWS.

Any member refusing to comply with any Article of this Constitution or of the By-Laws, may have a hearing before the Board; and if he shall persist in refusing, two-thirds of the members present may declare him no longer a member, and he shall thereupon lose all the rights and privileges given by this Constitution.

ARTICLE XXI.

ALTERING CONSTITUTION OR BY-LAWS.

No motion for altering the Constitution or By-Laws shall be acted upon until at least five days after the motion has been submitted in writing, unless by the unanimous consent of the Board, and none shall be made except by the consent of two-thirds of those present.

In all cases the Article proposed to be altered or amended shall be stated.

ARTICLE XXII.

DONATION IN CASE OF DEATH OF MEMBER.

Upon the death of a member of the Board, the Finance Committee may pay, from the funds of the Board, to such

person or persons as may have been designated in writing by such deceased member, the sum of ten thousand dollars, in United States gold coin. In case there be no such written disposition made, then to the widow of such deceased member the sum of ten thousand dollars in United States gold coin. In case there shall be no widow, and a child or children of such member, then to such child or children equally, share and share alike. If there shall be neither widow, child, or children surviving such deceased member, entitled to receive said money, nor any disposition made of the same as herein above provided, then there shall be no payment or provision made under this article.

The payments herein provided for shall be deemed absolute donations to the persons, or for the object to which the same are made or applied, free from all claim or control from any other source or persons.

In case the Finance Committee shall not have sufficient funds or moneys to meet the donations herein provided for, as the same shall be needed, the deficit shall be made good at once, by assessments, *pro rata*, upon the members of the Board, and collected in like manner and under the same penalties as other dues or fines.

ARTICLE XXIII.

MANNER OF ACQUIRING RIGHT TO PARTICIPATE IN BENEFITS OF ARTICLE XXII.

No member of this Board admitted after this date (June 8th, 1875), shall have any claim or interest in the privileges and benefits provided by Article XXII of this Constitution, until he shall have filed with the Secretary a certificate from the Medical Examiner attesting his fitness to be accepted by this Board as a participant in such benefits, and no member admitted since June 8th, 1875, and who had not filed his Medical Certificate before August 2d, 1876, as hereinbefore provided, shall be deemed to have acquired any claim or in-

terest under the provisions of Article XXII of the Constitution, excepting under the following conditions:

A duly qualified physician shall be appointed by the President as Medical Examiner of the Board, who shall be considered as an appointee thereof, and whose fees shall be paid out of the general fund, in like manner as other ordinary expenses. The candidate for admission to the benefits of Article XXII of the Constitution must submit to such examination as may be required by said Medical Examiner, who shall transmit to the President a sealed report containing a detailed statement of the physical state of health of said candidate, as well as his opinion concerning the fitness of said applicant to become a participant in the advantages of said Article XXII of the Constitution.

The President shall, upon receipt of said report, immediately call a meeting of the Executive Committee, and shall refer the same to them for their consideration. The said Committee shall thereupon decide by ballot whether the Board is justified in admitting the said member to such benefits, and the decision of said Committee shall be reported to the Board at its next ensuing executive session. *Provided*, that the application of such member to participate in such benefits shall not be considered to have been admitted or rejected until the affirmative or negative action of the Executive Committee upon the same shall have been approved and ratified by this Board.

BY-LAWS.

ARTICLE I.

ORDER OF BUSINESS.

The Board shall meet daily, Sundays and legal holidays excepted, and excepting also a summer vacation, not to exceed five days, at and including the Fourth of July adjournment; the duration of said vacation, within the five days limit above stated, and the time of its commencement, to be determined by a vote of two-thirds of the members, after five days' written notice of intention to move such adjournment.

The hours of business shall be: Morning session at 11 o'clock; afternoon session at 3 o'clock—except on Saturday, when there shall be held but one session, commencing at 11 o'clock A.M. The order of business shall be as follows:

1. Reading the minutes of the preceding day, other than purchases and sales, if called for by two members.
2. Notices of Election.
3. Calling the regular list of stocks.
4. Calling stocks at the request of members.

The hour for business at the 3 o'clock afternoon session may be postponed fifteen to thirty minutes, according to the judgment of the Chairman, and when publicly announced by him to the Board at its preceding session.

ARTICLE II.

STOCKS TO BE CALLED—APPLICATION TO PLACE STOCK ON LIST.

No stock or bond shall be placed on the list of stocks, etc., regularly called at the Board, except by a vote of a

majority of the members present; and application for the placing of stocks on the regular list shall be made directly to the Board by parties interested, subject to all rules and regulations of the Board, with full statement of the capital, number of shares, resources, etc., certified to and signed by said parties; but the stock of no company or corporation shall be placed on said list unless first referred to the Stock List Committee.

ARTICLE III.

FEES FOR PLACING AND KEEPING MINING STOCKS ON THE LIST.

The fee for placing mining stocks on the regular list shall be five hundred dollars each. This Board reserves the right to suspend the calling of any stock, at any time, by a two-thirds vote of the members present. All mining stocks remaining on the list over one year shall pay one hundred dollars per annum in advance. And the said annual fee shall become due on the first day of January, and any stock upon which said fee shall remain unpaid on the third Tuesday in February, shall be stricken from the list by a majority vote; and no stock so stricken from the list shall be replaced, except by a two-thirds vote.

ARTICLE IV.

STOCKS MAY BE CALLED UP WHEN ON THE LIST.

After the regular list has been once called over by the Presiding Officer, any stock upon the list may be called up, the party calling having the privilege of making the first offer.

No bid or offer for the purchase or sale of shares of stock shall be entertained for fractions of a dollar of less than one-quarter where the value of the same is $25 and over; of less than one-eighth where the value is $5 and less than $25; and of less than one-twentieth where the value is under $5. The above rules shall govern the informal as well as the regular sessions of the Board.

ARTICLE V.

ALL OFFERS BINDING— THE PRESIDING OFFICER'S DECISION FINAL— RECORDING SALE NOT MADE ON CALL.

All offers for stock, etc., made and accepted, shall be binding whether called by the Presiding Officer or not; and in case there are two or more claimants for the purchase or sale, the Presiding Officer shall decide the same, or he may appeal to the Board for their decision. No sale shall be recorded unless made on the call, except by unanimous consent.

ARTICLE VI.

SPECIFIC NUMBER OF SHARES TO BE OFFERED.

In all propositions to buy or sell, the offer shall be accompanied with some specific number of shares, the par value of which, other than mining stocks offered, shall not be less than five hundred dollars.

ARTICLE VII.

READING THE MINUTES.

After the call of each stock, if any transactions have been made, the record of purchases and sales may be read, which reading shall confirm the same.

ARTICLE VIII.

FINE FOR INTERRUPTING THE PRESIDING OFFICER.

Any member interrupting the Presiding Officer while calling stocks, by speaking or otherwise, shall pay a fine of not less than twenty-five cents, and not more than five dollars for each offense, at the discretion of the Presiding Officer, from which there shall be no appeal. The levying of all fines shall rest exclusively with the Presiding Officer.

ARTICLE IX.

INFORMAL SESSIONS.

SEC. 1. No assembly of members of this Board outside of the Board-rooms, for the transaction of stock business, shall at any time be allowed, and the said rooms shall remain open for the holding of Informal Sessions between 10 and 10:30 A. M., and between 2 and 2:30 P. M., excepting on Saturday, when only the morning informal session shall be held. All transactions made during such informal sessions shall be recorded in a book kept for the purpose, and shall be binding in the same manner as those of the Regular Sessions. Any adjournment of the Board shall affect its Informal, as well as its Regular Sessions, and the Board-rooms shall remain closed during the whole time of such adjournment.

SEC. 2. The Chairman of the Board shall preside at its Informal as well as its Regular Sessions, for the preservation of order and decorum—by the imposition of fines, for the settlement of disputes, and for the supervision of the records to be kept of the transactions made.

SEC. 3. The Assistant-Secretary shall be in attendance during the Informal Sessions of this Board, to record all transactions at the request of members, under direction of the Presiding Officer.

ARTICLE X.

CONTRACTS FALLING DUE ON HOLIDAYS.

All sales made at this Board shall be settled the following day, unless expressed to the contrary, and all contracts falling due on such holidays as are observed by the banks, shal be settled on the preceding day. All stocks falling due on Sunday will be carried over until Monday.

ARTICLE XI.

HOUR BEFORE WHICH STOCKS CAN BE CALLED FOR OR DELIVERED.

In all sales of, or contracts for stocks between members of the Board, the party to receive the same shall not be bound to take them after half-past two P. M., but may postpone the same, without the charge of interest, to the following day; and any member, having a right to call on another for stock, shall demand the same before the hour above specified, or be subject to a continuance of the contract until the following day.

ARTICLE XII.

NOTICE ON TIME CONTRACT.

In all contracts on time, made at the option of buyer or seller, one day's notice shall be given before stocks can be delivered or demanded before maturity, and such notice shall be given at or before $2\frac{1}{2}$ o'clock P. M.

ARTICLE XIII.

NO CONTRACTS TO BE MADE OVER NINETY DAYS.

No contracts, for the receipt or delivery of stock, etc., beyond ninety days, shall be made at this Board.

ARTICLE XIV.

A DEPOSIT ON CONTRACTS MAY BE REQUIRED.

On all time transactions made at the Board, either of the contracting parties may require a deposit of twenty per cent. on the amount of purchase-money, as security for the fulfillment of the contract. Should the stock contracted for vary in price to within five per cent. of the margin of said deposit, either party may call for an additional deposit of ten per cent., and may continue to do so as often as the latest deposit

may be exhausted by change of price; it being fully understood that either party may draw down any excess of twenty per cent. that may be in his favor.

When the seller deposits his stock, the deposit paid by the buyer shall go to the seller.

When a member of this Board neglects or refuses to put up the usual deposit on time contracts, after due notice of requirement, it shall be at the option of the opposite contracting party to close the same by purchase or sale through the Presiding Officer, with some other member, on his account; the defaulting party to be held responsible for any differences. When any member neglects or fails to meet his contracts upon which deposits are made and in bank, the said deposits of money or stock shall be due and payable to the other party, upon the signature of the President or Vice-President of the Board.

ARTICLE XV.

RIGHT OF BROKER TO DEMAND FURTHER DEPOSITS—SALES OF DELINQUENT STOCK OF NON-MEMBERS.

Where stocks are bought or sold on time, or where money is advanced on stocks by a broker, he may call on his principal for an additional deposit, *sufficient to maintain the original margin*, but in the event of the margin at any time being reduced to within twenty per cent. of the market price of the stock, then the broker shall have the right to sell out or buy in such stocks, through the Presiding Officer, with or without notice to his principal.

The Secretary shall make a record in a book kept for the purpose of all such sales or purchases, with the name of the broker and principal for whose account they were made.

All sales of delinquent stock made on account of any person not a member of this Board, and without the order of such person, shall be made by the Presiding Officer in the Board-room, at public auction, immediately after the adjourn-

ment of any session, and all persons (irrespective of membership) shall be at liberty to bid for the same.

Upon all purchases so made, a deposit of twenty per cent. shall be made at the time, and failing such deposit, the stock shall be resold forthwith.

ARTICLE XVI.

PLACE OF DEPOSIT ON TIME SALES.

When deposits are made on time sales, the seller shall have the privilege of designating the banking-house in which the deposits shall be made. The seller shall be responsible for the money deposited, and for the delivery of the stock. Should the purchaser object to the place of deposit, the President of the Board shall designate some other place of deposit, in which case the responsibility shall be mutual, as between buyer and seller.

ARTICLE XVII.

LIMITATION OF CONTRACTS.

This Board will take no cognizance of contracts that remain unsettled five days after they become due, unless continued by mutual consent.

ARTICLE XVIII.

OUTSIDE CONTRACTS.

This Board will not recognize or enforce any time contracts made by members outside of the Board, unless the same shall be reduced to writing within three days: and any member of this Board having stock transactions with a party not a member, must, for his own protection, ask for a broker, otherwise the transaction must stand on its own basis, and the Board will not take any action in the matter.

ARTICLE XIX.

ASSIGNMENT OF CONTRACTS.

No assignment of any contract made between members of this Board will be recognized by the Board, except made by mutual consent, indorsed on the memorandum of contract.

ARTICLE XX.

PAYMENTS.

All payments shall be in gold coin of the United States, unless otherwise agreed to by the Board.

ARTICLE XXI.

NO STOCK TO BE CALLED WHEN TRANSFERS ARE NOT ALLOWED IN THE USUAL HOURS.

No stocks shall be called at the Board, the transfer of which is not allowed to be made within the usual hours of business as frequently as may be desired by the stockholders.

ARTICLE XXII.

HOW STOCKS ARE TO BE DELIVERED WHEN THE TRANSFER BOOKS ARE CLOSED.

Whenever the transfer books of a company shall be closed by any legal impediment, so as to render the time of their being open again uncertain, then the deliveries of stock of such company, in satisfaction of contracts, shall be made by notarial power-of-attorney, irrevocable, containing assignments, and bill of sale, and certificate; the papers to be satisfactory to recipient, or passed upon by the Board.

ARTICLE XXIII.

STOCK PRIVILEGES.

When any member agrees to pay a sum of money for the privilege of receiving or delivering stock at his option, the

premium bid for the privilege shall be paid on the next business day. No member of the Board shall be allowed to bid for or offer privileges on any stock during the session of the Board.

ARTICLE XXIV.

IN CASE OF FAILURE, CONTRACTS CLOSED AT THE MARKET PRICE OF THE DAY.

In case of the failure of any member of the Board, the President shall adjust all outstanding contracts with him at the average prices of the day he failed, if the failure is announced before two o'clock, P. M.; and if not, then at the average prices of the ensuing business day.

ARTICLE XXV.

DEFAULT MUST BE REPORTED WITHIN FORTY-EIGHT HOURS, AND CLAIMS FILED WITHIN THIRTY DAYS THEREAFTER.

In cases where a member of the Board shall fail to comply with his stock contracts, it shall be the duty of his creditors to report said default to the President of the Board within forty-eight hours after said defalcation becomes known to them. No claim or contract, unless so reported, shall ever after be recognized or enforced by this Board. During the suspension of a member, no such report shall be required.

All claims of members and non-members against said delinquent member, must be filed with the Secretary of the Board within thirty days after he has been reported, and must be accompanied with a detailed statement of the account.*

No claims, unless so filed, shall ever after be recognized or enforced by this Board.

ARTICLE XXVI.

PREFERRED INDEBTEDNESS.

When a member of this Board fails, and is re-admitted to

* See also Article XLV of By-Laws.

his seat, all subsequent accruing indebtedness shall be considered preferred.

ARTICLE XXVII.

SALE OF DIVIDENDS NOT ALLOWED.

No purchases or sales of dividends will be permitted at the Board.

ARTICLE XXVIII.

DIVIDENDS DECLARED AND INTEREST ACCRUED AFTER SALE. SCRIP DIVIDENDS.

In all sales, dividends declared after the sale and before the payment and delivery shall go to the purchaser.

When the seller draws the dividend on stocks sold on time contracts, the amount of said dividend shall be deducted from the price of said stock, and the deposits made accordingly.

Should a stock upon which a dividend has been declared be delivered whilst the transfer books of the Company are closed, the purchaser shall have the right to deduct the dividend.

When mining companies make stock or scrip dividends, the stock or scrip so divided shall go with the original stock for ninety days from date of distribution.

The accrued interest on all stocks and bonds, not especially excepted in the By-Laws, shall go to the purchaser.

ARTICLE XXIX.

ASSESSMENTS, WHEN DELINQUENT, AND BY WHOM PAID.

In all sales of stocks, whether on time or for cash, the buyer shall pay any assessments levied and not delinquent at time of sale; *provided*, that the levying of such assessment by any company shall have been previously announced by the Presiding Officer in open Board; but no assessment, whether payable instanter or otherwise, shall be considered delinquent until thirty days from the day on which it is levied.

Where an assessment is levied on a stock and made payable monthly, or at different periods, in installments, each payment shall be governed by this article, and become delinquent as follows: the first payment in thirty days from the date of levy; the second, in thirty days from the day on which it is made payable; the third, the same, and so on. The day on which an assessment is levied is not counted as one of the thirty days.

ARTICLE XXX.

RESCINDED ASSESSMENTS.

On all time sales of stock after an assessment becomes delinquent, and is thereafter rescinded, the buyer may, upon delivery, deduct the amount of said assessment from the contract price of said stock.

ARTICLE XXXI.

CHARGES ON STOCK ADVERTISED FOR ASSESSMENTS.

The seller of stock shall pay all the charges for advertising delinquent assessments, etc., pending the settlement of time contracts.

ARTICLE XXXII.

LIMITATIONS OF CLAIMS FOR UNPAID ASSESSMENTS, AND OF OTHER DEMANDS.

No reclamation for unpaid assessments upon stock sold by members of this Board, the transfer office of which is in this city, shall be allowed, unless the same is presented within five days from the date of delivery; and when the transfer office is out of the city, the demand must be made within twenty days from the date of delivery.

In the event of stock which has been sold for assessment being delivered in error, the broker receiving it shall be entitled, within five days from the date of delivery, to demand transferable stock in lieu thereof; and in case such demand

is not made within five days, then the broker who delivered the stock may settle with him by returning the amount which he paid for the stock.

No reclamation for any stock delivered shall be made after the expiration of thirty days, if the transfer office is in the city; and not after sixty days, if the transfer office is out of the city.

ARTICLE XXXIII.

NO APPROPRIATIONS EXCEPT BY BALLOT.

No appropriation of any moneys for any person or object whatever, other than ordinary expenses of the Board, as provided by the Constitution and By-Laws, shall be made, unless two-thirds of the members present shall, by vote, concur therein. Notice of any such appropriation shall be made in writing, and shall lie over one day, and vote thereon shall be by ballot.

ARTICLE XXXIV.

ESTABLISHING A UNIFORM RATE OF COMMISSION.

No member of this Board shall transact any business as a stock broker upon commission at a less rate than one-half ($\frac{1}{2}$) of one per cent; *provided*, that upon each and every transaction* in any one stock not exceeding in amount $200, the commission shall not be less than one dollar, except for another member, when the commission shall not be less than $\frac{1}{8}$ of one per cent. Nor shall any member be permitted to avoid the effect of this by-law in either of the aforesaid cases by means of any rebate, deduction, or allowance; not charging commission on joint-stock transactions, or on all purchases or sales in every account, whether on behalf of members or non-members, or in any other manner whatever, susceptible of proof to the satisfaction of the Board, of an

*This provision of Article XXXIV of the By-Laws has received the official construction of the Board in executive session, and it was then held that the commission should be *not less than one dollar* on every order in each stock. See minutes of Executive Session of May 12th, 1880.

intention, either directly or indirectly, to evade its provisions; *provided*, that no member shall be compelled to charge commission where the occasion of, or the service rendered is of an exceptional or casual nature.

Whoever shall violate this by-law shall be subjected to the following penalties, and there shall be no power in the Board or its officers to modify or remit any part thereof, except by a vote of two-thirds of the members present: For the first offense, a fine of five thousand dollars in United States gold coin shall be imposed, the amount thereof to be equally divided between the complainant and the general fund. The party convicted shall be suspended from all the privileges of the Board until the fine be paid. If the fine shall be not paid within one week from the date of its being imposed, the suspended member shall be considered as delinquent to the Board in the amount thereof, and subject to all the provisions of Article XIII of the Constitution, and Article XXV of the By-Laws, respecting suspended members and the filing of claims against the same, and the amount of said fine shall be deemed as preferred indebtedness over any and all claims which may be presented against the seat of said delinquent.

Upon all second or more convictions under this by-law, in addition to the penalty already prescribed as aforesaid, and which shall be similarly applied, the offending member, if the said fine be paid at any time before his seat shall have reverted to the Board, shall be suspended for one month after such payment, from all his rights of membership. No member, however, shall be deemed to have lost the right of participating in the benefits of Article XXII of the Constitution, by reason of any conviction or penalty imposed under this by-law, until the forfeiture of his seat shall have been accomplished through the operation of Article XIII of the Constitution.

The President shall appoint a committee of three members to whom complaints for infringement of this by-law shall be made. Said committee shall investigate the same under

oath, and decide by ballot as to the guilt or innocence of the accused, and report the result of said investigation to the Board.

ARTICLE XXXV.

NO BUSINESS BEFORE CALLING STOCKS.

Except by unanimous consent, no business shall be transacted previous to calling stocks.

ARTICLE XXXVI.

COMMUNICATIONS HAVING A TENDENCY TO INFLUENCE THE MARKET.

No letters or communications having a tendency to influence stocks shall be read publicly at the Board, without first being presented to the President.

All communications addressed to the Board, affecting the state of the mines or mining stocks, shall be read instanter.

ARTICLE XXXVII.

RECEIPTS AND DELIVERIES MUST BE MADE BETWEEN MEMBERS.

All receipts and deliveries required by the purchase and sale of shares of stock must be made directly between the members of this Board; and any member who shall, in completion of such stock transactions, either receive the certificates from or deliver them to any person other than a member of this Board, shall be fined five hundred dollars for the first offense, and for the second shall be expelled.

ARTICLE XXXVIII.

PENALTY FOR EMPLOYMENT OF NON-MEMBERS.

No member of this Board shall employ, directly or indirectly, a non-member to buy and sell mining stocks dealt in at the Board, under a penalty of one thousand dollars for each offense.

ARTICLE XXXIX.

INDECOROUS LANGUAGE OR CONDUCT—SMOKING—PUNISHMENT.

Any member who shall be guilty of indecorous language or conduct during the session of the Board, shall be fined not less than five nor exceeding one hundred dollars, or shall, by a vote of two-thirds of the members present, be suspended from his seat for not less than one week nor more than one month; and a repetition of the offense shall subject the party so offending to expulsion, and he shall not again be admitted unless by consent of two-thirds of the members present.

A fine of five dollars shall be imposed upon any member who shall stand upon the desks or chairs in the Board-room, either during the session of the Board or after.

Smoking shall not be allowed in the Board-room. Any member violating this rule shall be fined twenty-five dollars.

ARTICLE XL.

FINE FOR NON-ATTENDANCE AT A SPECIAL MEETING.

When a special meeting of the Board shall be called, the fine for non-attendance may, by a vote of two-thirds of the members present, be increased to a sum not exceeding five dollars.

ARTICLE XLI.

NEGLECT TO PAY FINES FOR THREE MONTHS—PENALTY.

Any member who shall absent himself from the Board, and omit to pay his fines for the period of three months, may be declared no longer a member. A list of members delinquent for fines shall be furnished the Sergeant-at-Arms, and he is ordered to refuse admittance to the Board-room to all members who fail to pay their bills before the 21st of each month. The Secretary shall notify delinquent members to this effect.

ARTICLE XLII.

ACCESS TO THE MINUTES.

No person shall have access to the minutes of the Board except the members and their clerks.

Clerks admitted to the business sessions of the Board are prohibited making abstract and duplicate lists of sales for other than their employer.

ARTICLE XLIII.

BLACK LIST.

Each and every member shall report publicly to the Board the name of every person who shall violate his engagements with him as a broker, after employing him to execute business on commission, or who shall have refused satisfactory settlement of any contract made with or by said broker on his account; and it shall be the duty of the Secretary to keep a book for the purpose of registering the name of every person reported as a defaulter (together with his address), and the name of the broker who shall complain, there to remain until the debt that may have accrued through the medium of the member, in his capacity as a broker, be liquidated. So long as the name of said defaulter or defaulters continue registered upon the books of the Board, no member shall execute, or cause to be executed, any business, for him or them, either as principal or agent for any other person, under pain of immediate suspension.

Suspended members, who have not settled, are subject to above penalties.

ARTICLE XLIV.

ARBITRATION OF CLAIMS OF NON-MEMBERS.

Any person not a member of the Board shall have the right to bring a claim against a member of said Board arising from any transaction in stocks, or money loaned during his membership, on the conditions following, and not otherwise:

The person making such claim shall execute a full release of his claim against said member, duly signed, and shall deliver the same to the President, to be held in trust to abide the event of the suit before said Board.

The President shall keep the said release in trust, to abide

the result of said suit, and shall deliver the same to the defendant on the happening of either of the three following events:

1st. In case the claimant shall not present his claim to the Board within twenty days after executing said release.

2d. In case judgment shall be rendered for said defendant by the Board.

3d. In case the defendant shall pay, or offer to pay, to such claimant the amount of judgment rendered in favor of said claimant.

In case judgment shall be rendered against any member of the Board, which he is unable or unwilling to pay, then such release shall be canceled and returned to such claimant.

FORM OF RELEASE.

Know all men by these presents:

That I, for and in consideration of the sum of one dollar, to me in hand paid by the receipt of which is hereby acknowledged, have remised, released, and forever discharged, and by these presents I do hereby remise, release, and forever discharge the said of and from any and all demands heretofore existing and due and owing to me, and the said is hereby fully released and discharged from the same.

Sealed with my seal, and dated San Francisco, this day of , 18 .

ARTICLE XLV.

REGARDING SUSPENSION OF MEMBERS AND LEGAL PROCEEDINGS.

In all cases where, and in accordance with the provisions of Article XLIV of the By-Laws, a judgment has been or shall be rendered against any member of the Board by the Board, such member shall, without further action of the Board, stand suspended from the time of the rendition of such judgment until the same is fully paid or satisfied, or tendered and refused.

Whenever any creditor of a member of this Board, or any person asserting a claim against a member of this Board, has voluntarily, or shall voluntarily, resort to any legal tribunal, or has voluntarily instituted, or shall voluntarily institute any legal proceedings against such member concerning his claim, such claim shall not be recognized or enforced by this Board.

ARTICLE XLVI.

PROHIBITING CONNECTIONS AND TRANSACTIONS WITH SIMILAR ORGANIZATIONS.

All members of this Board shall cease all partnership connections in any way with members of any similar organization. And also cease executing orders, either directly or indirectly, through clerks or otherwise, in any similar organization, under penalty of suspension.

ARTICLE XLVII.

PROVIDING A SAFEGUARD BETWEEN BROKERS AND THEIR CLERKS.

First. All clerks and employees of the members of this Board shall be registered in a book provided for that purpose by this Board—said book to be open to the inspection of members only.

Second. Any member of this Board trading with a clerk or employee of any other member of this Board, after said clerk or employee has been registered, in accordance with section 1 of this by-law, and not reporting his transactions with said clerk or employee to his employer before the next session of the Board, shall, for the first offense, by a majority vote of the members of this Board, be suspended from and deprived of all his rights and privileges as a member of this Board for the period of thirty days, and fined in the sum of five thousand dollars ($5,000), said suspension to continue until the fine is paid. And for the second offense under this rule he shall be expelled.

Third. Like penalties shall be imposed on any member of

this Board doing business for any other member of this Board suspended under this resolution.

Fourth. All fines collected under this Resolution shall be placed to the credit of the general fund of this Board.

Fifth. It shall be the duty of all members of this Board to report immediately all changes in the clerical department of their business.

Sixth. The Secretary of the Board shall furnish each member with a printed copy of said book in which the names are registered, and shall report to the members all changes in the clerical force as reported to him.

Seventh. Brokers' clerks shall not be allowed to trade on the floor of this Board.

ARTICLE XLVIII.

AMOUNTS DUE THE BOARD FOR MONEYS PAID ON DEATH OF MEMBERS.

The amounts due to the Board by the forfeited and suspended seats of members for assessments levied in the manner prescribed by Article XXII of the Constitution, shall be paid out of the general funds, and charged to each seat respectively.

ARTICLE XLIX.

INVESTIGATION OF CLAIMS BY ARBITRATING COMMITTEES.

All differences, investigations of claims, or settlement of accounts between members, or between members and non-members, shall be referred by the President, unless otherwise ordered, to Committees of Arbitration, consisting of at least three members. Said committees shall report in writing within fifteen days from date of appointment, unless further time be granted; and their report, if adopted, shall stand as the award of the Board.

ARTICLE L.

BIDS AND OFFERS CONFINED TO MEMBERS.

The bids or offers for the purchase or sale of shares of

stock shall, during all sessions of the Board, be exclusively confined to members thereof, and anything contained in these By-Laws conflicting herewith is hereby rescinded.

ARTICLE LI.

TICKETS OF ADMISSION.

SECTION 1. Tickets of admission of visitors of this Board shall have the following printed on the backs of said tickets:

"This ticket is issued on condition that the holder thereof will abide by all rules and regulations of the San Francisco Stock and Exchange Board, and for any violation thereof the Board reserves the right to cancel the same, and deny the holder admission to the rooms of the Board."

SECTION 2. None but ticket-holders shall be admitted to the Board-room, and no person whatever, excepting members or employees of the Board, shall be permitted to enter within the railings on the floor of the same during any of its sessions.

Free admission for ladies and their escorts to the galleries of the Board-room shall only be granted by cards issued by members.

ARTICLE LII.

AUTHORITY OF TREASURER TO PAY DRAFTS.

The Treasurer is hereby authorized to pay all drafts signed by the President and Secretary.

RESOLUTIONS,

AND MISCELLANEOUS RULINGS.

Resolution adopted May 7th, 1872.

Resolved, That the written record, after being correctly copied immediately after the adjournment of the Board, from the phonographic report, and certified to by the Secretary and Assistant Secretaries, be, and is hereby acknowledged as the official record.

Resolution adopted Oct. 3rd, 1877.

Resolved, That mining companies that have been stricken from the list for non-payment of annual dues, can only be reinstated by paying the usual fee of five hundred dollars.

Resolution adopted February 13th, 1878.

Resolved, That the secretaries of all mining companies be requested to inform this Board of all dividends declared on their capital stock, at the time of their declaration.

Ruling of the Chair, Sept. 14th, 1881; adopted as a Rule of the Board.

That where a transaction is claimed to have been made during any regular or informal session of the Board, and on the call of the stock alleged to have been dealt in, and the transaction should have been recorded, but has not been, through the error or omission of the parties, or through the omission of the recording officer of the Board, and the omission of the recording officer has not been corrected or sought to be corrected at the time of the reading of the record, the

parties to the transaction, or the one who afterwards demands its performance, must compare, or seek to compare it before leaving the Board-room after the expiration of the session, or the Board will not enforce the transaction.

This ruling does not apply to cases where the record has been correctly read, but the recording officer has afterwards made a mistake in filling it out.

Ruling of President regarding liability of Partners, adopted as a Rule of the Board, August 25th, 1880.

"Under the Constitution and Rules of the Board, the seat of every partner member of the Board is responsible for every check signed and given by his partner or partners in business, in payment or satisfaction of any contract or transaction made by him in the Board."

[N. B.—There are other resolutions of the Board which are of binding force upon its members, but which do not affect non-members, either directly or through their relations with members, and which, as they form no part of the Constitution or By-Laws, are not published in this collection of rules.]

RULES OF ORDER,

FOR EXECUTIVE SESSIONS OF THE SAN FRANCISCO STOCK AND EXCHANGE BOARD.

Rule 1. The President shall call the Board to order. Each member shall take the seat usually occupied by him during the regular sessions of the Board, and remain uncovered while present at the meeting. In all discussions arising, the President shall not participate, but, wishing to do so, shall call some other person to the chair.

Rule 2. The order of business shall be as follows.

1. Calling the roll.
2. Reading and approving minutes of preceding meetings.
3. Reports of Committees.
4. Motions, resolutions, and notices.
5. Unfinished business of preceding meetings.

Rule 3. All questions relating to priority of business shall be decided by the President without debate.

Rule 4. When any question is before the Board, no member shall speak more than twice without permission from the President, nor shall any member interrupt another while speaking.

Rule 5. Substitutes may be offered at any time when an amendment is in order, and when adopted shall be open to amendment. Substitutes and amendments must be germane to the subject-matter under consideration, but not more than two amendments shall be entertained to any motion at the same time.

Rule 6. Any member may call for a division of the question when the sense will admit.

Rule 7. When a question is under debate, no motion shall be received but the following:

1. To adjourn.
2. The previous question.
3. To lay on the table.
4. To postpone indefinitely.
5. To postpone to a day certain.
6. To commit.
7. To amend.

They shall be put in the above stated order, and the first four shall be decided without debate.

Rule 8. The previous question may be called for by two members, if seconded by a majority, and shall be put in this form, "Shall the main question now be put?" If carried, all amendments not already adopted shall be precluded, and the main question taken without further debate.

Rule 9. No motion shall be debated until the same be seconded and distinctly announced by the President, and it shall be reduced to writing, if desired by the President or any member, and read by the Secretary, before it shall be debated. A motion may be withdrawn at any time before amendment.

Rule 10. Every member, when he speaks, shall, standing in his place, address the President, and when he has finished, shall sit down.

Rule 11. When two or more members rise at once, the President shall name the member who is to speak first.

Rule 12. When a member shall be called to order, he shall sit down until the President shall have determined whether he is in order or not. Every question of order shall be decided by the President without debate, unless so invited by him, subject to an appeal to the Board by any member.

Rule 13. When the ayes and noes shall be called for by three members, every member present shall declare openly and without debate his assent or dissent to the question.

Rule 14. When a question has been once put and decided, it shall be in order for any member, voting in the majority, to move for the reconsideration thereof at the same meeting, or give notice of his intention of so doing at the next, but no question shall be reconsidered more than once.

Rule 15. The proceedings of the Board shall be entered on a journal as concisely as possible.

Rule 16. No action of the Board shall be rescinded without the concurrence of two-thirds of the members present.

Rule 17. The President shall have the right to name any member to perform the duties of the chair, who is hereby vested, during such time, with all the powers of President. Such appointment shall not extend beyond adjournment.

Rule 18. Whenever an executive session shall have failed for want of a quorum, a fine of one dollar shall be imposed upon every absent member. Absence from the city or sickness of self or family shall be considered sufficient excuse for remission of above fine.

Rule 19. Any ruling of the Chair may be appealed from by a member. The question on the appeal shall immediately be put in the following terms: "Will the Board sustain the ruling of the chair?" It shall be open to debate, and decided by a majority vote of the members present, but the decision shall not be subject to reconsideration.

Rule 20. The "Rules of Order" may be altered or amended after one week's notice in writing shall have been given, specifying the proposed alteration or amendment; but any one of them, or any clause thereof, may be suspended for the time being by a vote of two-thirds of the members present.

LIST OF MEMBERS.

A

Atkinson, T. T.

B

Bacon, M.
Bernhard, J.
Bonynge, C. W.
Boswell, S. B.
Brooks, S. H.
Brown, J. W.
Budd, W. C.
Burling, William.*

C

Cahill, E.
Coffin, A. F.
Coit, B. H.
Coleman, John W.
Coleman, James V.
Cope, George W.
Coursen, G. A.
Crocker, J. H.

D

Dewey, E. E.
Deane, Coll.
Dixon, Samuel.
Duncan, W. L.

E

Ehrlich, M.
Eyre, E. E.
Epstein, E.
Elliott, R.

F

Fitch, J. R.
Flood, J. C.
Foster, W. H.*
Fry, E. M.
Fox, H. L.
Fox, A. W.
Fox, C. W.
Freeborn, J.

G

Glazier, I.
Greenebaum, J.
Gurnett, A. G.

H

Hadley, F. W.
Hale, W. E.
Hall, E. F., Jr.
Hall, M. P.
Hooker, R. C.
Hassey, F. A.
Havens, F. C.
Herman, M.
Hickox, Geo. C.
Hutchinson, F. W.

I

Ives, Geo. I.

J

Jones, J. H.
Jones, J. P.

K

Keene, J. R.
Kenney, C. A.
King, J. L.
King, Homer S.

L

Latham, J. H.*
Lawton, Franklin.
Lazure, L. T.
Lissak, A. H. Jr.
Loveland, L. F.
Lynch, J.

M

Mahony, J. H. Jr.
Marks, Jos.
Marye, G. T. Jr.
McDonald, M. J.
Messer, N. T.
Morrow, R. F.
Murphy, E. P.

N

Neal, C. S.
Noble, H. H.

O

O'Brien, W. S.*

P

Paterson, J.
Peckham, E. P.
Phipps, A. B.

R

Rogers, R. F.
Rorke, B. B.

S

Schmiedell, H.
Schmitt, M.
Sharon, Wm.
Shinn, H. H.
Swift, Frank
Shotwell, J. M
Smiley, Geo. W.
Steel, Thomas.
Steinhart, S.
Stoutenborough, C. H.

T

Turnbull, Walter.

V

Van Wyck, H. L.

W

Wakefield, S. B.
Walker, O. V.
Wattles, J. B.
Williams, H.
Wilson, Jno. Scott.*
Woods, F. H.

Y

Yost, D. Z.

Seven Board Seats.

*Deceased.

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